# STANDARD'S

## Commercial-Rating

# REFERENCE BOOK

# "TELEGRAF

TO CORRESPONDENT

Please examine th
pages 90 to 105 an
reply to any message
the same.

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# Commercial-Rating

# REFERENCE BOOK

AND

## MERCANTILE, LAW AND BANK

## DIRECTORY.

ISSUED BY THE

## Standard Mercantile Agency

OF TORONTO, LIMITED.

**TORONTO = CANADA.**

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Entered according to Act of the Parliament of Canada in the year one thousand eight hundred and ninety-nine, by The Standard Mercantile Agency of Toronto, Limited, in the office of the Minister of Agriculture.

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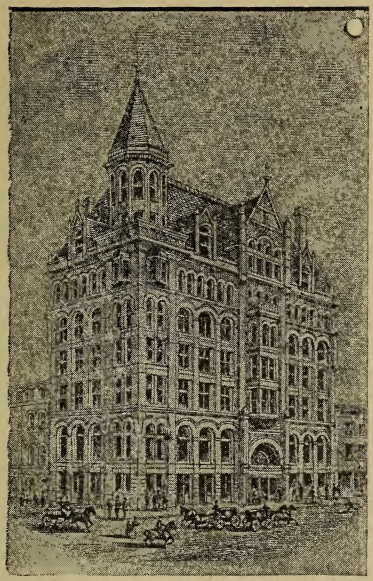
TORONTO
PRINTED BY THE STANDARD AGENCY,
16 KING ST. WEST.



HEAD OFFICE, TORONTO.

This Book is only LOANED to the Subscriber, and at all times remains the PROPERTY of this Agency, and if this Book is found in the possession of anyone not a Subscriber, it will at once be claimed by this Agency, and the Subscriber's Certificate will be cancelled and his rights, for the balance of his term under the Certificate, forfeited. Any information secured or given is STRICTLY CONFIDENTIAL and not to be divulged or disclosed by or to anyone.

THE

# STANDARD MERCANTILE AGENCY

## OF TORONTO, LIMITED.

| | |
|---|---|
| Capital Stock, - - - - - | $80,000 00 |
| Subscribed Stock - - - - | 43,000 00 |
| Paid up - - - - - | 21,500 00 |

HEAD OFFICE:

**60 VICTORIA STREET, TORONTO.**

### INCORPORATION.

*This Agency* was incorporated on the 22nd of April, 1896, under the Great Seal of the Province of Ontario, with the Capital Stock of $80,000.00 as above set forth, and shortly after the incorporation the above amount of $43,000.00 was subscribed, and the sum of $21,500.00 paid up.

### OBJECTS.

*The Agency* was incorporated for the following purposes: (*a*) To transact the business of a Mercantile Agency; (*b*) To collect and furnish INFORMATION to wholesale merchants, manufacturers, and others, as to the financial standing of their customers; (*c*) To COLLECT interests, rents, dividends, mortgages, debentures, and other obligations of indebtedness; (*d*) To act as ASSIGNEES for insolvent debtors, firms, merchants, traders and corporations, and for the winding up of insolvent debtors' estates and to act as LIQUIDATORS in same; (*e*) To act as Managing Agent of estates and properties.

The Head Office of the Agency is in the City of Toronto in the Province of Ontario. Immediately after the charter was granted, the Agency went into operation in only one room, but in a very short time were forced to add a second, and on the 1st of January, 1897, the business having so increased, they moved into the large and beautiful suite of offices now occupied by them, being one of the finest suites of offices in the Dominion of Canada, cuts of which appear upon subsequent pages.

## SUCCESS.

The Agency secured during the year of 1896 nearly one thousand Subscribers, and in 1897 this number was largely increased, and in 1898 still a larger increase. As a matter of fact, the business of 1898 was nearly double that of 1897. The business of the said Agency in 1898 so increased that the management decided that branch agencies were necessary, and the first one to be established was in the City of Hamilton, and then followed in close succession one in London, and it is the object and purpose of the Agency to establish branch agencies in all the Cities of the Dominion as soon as the requirements of the Agency demand it. It is anticipated that in the early part of 1899 branches will be established at Kingston, Montreal and Quebec, and shortly afterwards at St. Johns, N.B., and Halifax, N.S.

## SPECIAL FEATURES.

*The objects* of the Agency are set out as above, but the special features and objects are:—

To furnish information for the guidance and protection of the wholesale merchants and manufacturers, and to furnish information as to the financial standing, credit, character, and responsibility of any merchant, firm, or other persons, and to assist our Subscribers in determining quickly and readily as to whether any merchant, firm, or other persons, with whom they purpose doing business is or are worthy of credit, and the length of time credit should be given (if any).

## COLLECTIONS.

We have special facilities for making collections not only in the Dominion of Canada and the United States, but throughout the world. Our Solicitors and Collectors are all under special contract, and are secured from and admitted to be the best collectors in the different districts in which they reside, it being our object to secure only the best.

Our rates and terms will be found upon page 12, and are fair and reasonable, and we believe will meet with your approval. Also see mention of our "Draft system" at pages 10 and 12.

## NECESSITY.

This Agency feels satisfied that the wholesale merchants and manufacturers are in need of such an Agency, and we are prepared to give them the assistance they require, and such assistance we feel we can give them by reason of the connections that we have made with our Associate Correspondents.

## RECOMMENDATION.

The Agency has selected and secured the names of most reliable and trustworthy Correspondents in every place of any commercial importance in the Dominion of Canada, and in the principal cities of the United States and Europe, and can recommend to their Subscribers the names of the Correspondents contained in this Directory with all confidence that any matters entrusted to them will receive careful and prompt attention.

## INFORMATION.

The Correspondents' services have been secured for the guidance, benefit and protection of the Subscribers, and being under special contract with this Agency, are prepared at all times to give our Subscribers all or any information within their knowledge, upon the terms and conditions hereinafter set forth.

## SELECTION.

Our Correspondents have been selected with special care and at great expense by a system of our own, and with the object of giving the best protection and the latest and most reliable information to our Subscribers.

## RATINGS.

The wholesale merchants and manufacturers have considered it almost an absolute essential to have a "book of ratings," or a book containing the names of the retail merchants with their financial standing. This book of ratings is issued every six months or so, but before the six months expires, the retailer may have failed or his financial position so changed that it would be absolutely unsafe to make any sales to him yet his rating remains the same. We do not for one moment desire to have the public think we are trying to run down, or in any way find fault with, any of these rating books, but what we claim is that the "Mercantile Law and Bank Directory" will give you better and surer results for less money, and will very materially assist our Subscribers in determining IMMEDIATELY whether a retailer is a safe person to do business with. The information is secured upon the spot, and from a most reliable and trustworthy source, and from one who has no object to make any statements but what are to the best interests of our Subscribers and the Agency.

## YEARLY ISSUE.

This Agency will issue every year a new and revised list of Correspondents for the benefit and protection of our Subscribers, and as a matter of fact this Agency will issue amended lists

during the year, whenever it is found necessary, so that our Subscribers will know of any change, amendment or improvement in the list.

## AMENDED ISSUES.

Each Subscriber will be delivered two copies of the yearly issue, and copies of each additional, supplementary or amended issue during the term of his subscription.

## BANKS,

We also furnish you with a list of the chartered and private banks doing business throughout the Dominion of Canada, and this, we feel, will be of special interest and value to our Subscribers.

## LAWS.

We also have, with a great deal of care and at heavy expense, collected the commercial and bank laws of the different Provinces, and same will be found immediately after the list of Correspondents for each Province. This also, our Subscribers will find, will be of great benefit and assistance to them.

## CERTIFICATE.

The Agency issues a certificate under the seal of the Agency, signed by the proper officer, and no certificate except issued and signed as above shall be authorized by or binding upon this Agency, and none are genuine except with the seal of the Agency. Be careful that your certificate is under the corporate seal.

## CONTRACTS.

The following is an extract from the contract we have with our Correspondents:—

At the request of this Agency, or any of its Subscribers, either upon presentation of our certificate or upon application made in writing upon the blank forms furnished by the Agency, the Correspondents will furnish information as to the financial standing, credit, and responsibility of any merchant, firm or other persons, in the locality in which the Correspondent resides, and will give such information as will assist our Subscribers in determining as to whether any merchant, firm or other persons, is, or are, worthy of credit, and is, or are, suitable person or persons or firms to sell goods to upon credit.

## COMPLAINTS.

The Agency requests its Subscribers and Correspondents to report to the Head Office the name of any Correspondent, Solicitor or Officer of the Agency who does not give prompt and careful attention to any enquiries or work entrusted to him, as

the Agency is desirous of having on its list only such correspondents, solicitors or officers as are attentive to and have the interests of the Subscribers and the Agency at heart. Every complaint received shall have prompt and careful attention, and we can assure you any neglect, carelessness or inattention to the best interests of our Subscribers will be dealt with most strictly.

## CONFIDENTIAL.

Any information furnished by any of the said Correspondents, Agents, or this Agency, shall be given in strict confidence, and for the sole and only use of our Subscribers to whom the information is given, and same shall be for his own business dealings only, and not to be divulged or disclosed to anyone else.

## RESPONSIBILITY.

This Agency is not responsible in any way for any information so given, it being clearly understood that the Correspondent or Agent giving the information, is the Agent of the Subscriber and not of this Agency, and this Agency does not in any way become responsible for the information furnished or supplied by the Correspondent.

## TO OUR CORRESPONDENTS AND SOLICITORS.

We ask them to give their best attention to any requests or work that may be required of them or entrusted to them, and if our Directory is lost or mislaid, drop us a card and we will at once send another.

## CHANGES.

If there are any names upon the list that you would suggest should be changed we would be very glad to hear from you, or if there are any places in which you may require any services, and there is no Correspondent on our list for that place, we would be pleased to have a recommendation from you, and will at once take steps to have the vacancy filled.

## EXPIRY AND ENQUIRY.

Always be careful to note the expiry of any Subscriber's contract, and also note that any information furnished, is furnished to the proper parties entitled thereto, either by production of our certificate or enquiry made upon our copyrighted blank forms. We desire to do business only with reliable and trustworthy Solicitors, and would ask your hearty co-operation in this matter, and to weed out the names (if any) that are not desirable on our list.

## NEGLECT.

We would be pleased to hear from you at any time, and if you find any neglect or discourtesy on the part of any other Solicitor, advise us at once and we will look into the matter. Our object is to make this branch of mutual benefit and interest to you, our Subscribers and ourselves.

## "DRAFT SYSTEM."

In addition to our ordinary methods for the collection of accounts, we have instituted the "*Standard Draft System*" for the *quick collection* of *current* accounts at a very low rate. We ask you to give it a trial. It will cost you nothing, as we make no charge unless collection made, and we furnish the "Standard Drafts" free.

For instructions and rates see page 12.

## TELEGRAPHIC CODE.

We have gone to a great deal of trouble to perfect our telegraphic code, and we strongly urge and recommend our Subscribers to use same, as by so doing a *very great saving* in expense will be secured, and you can send a long message, or in other words, a letter of instructions for a few cents. Give it a trial. See index under Telegraphic Code. Use it with your traveller and thereby save more than your Subscription fee.

MERCANTILE DEPARTMENT.

## READ CAREFULLY.

When making enquiries by mail always be sure to enclose an envelope properly addressed, and sufficient stamps attached thereto to ensure a return to yourself, if this is not done you may not get an answer. Be sure that your address is very PLAIN AND CLEAR. ALWAYS use the enquiry blanks furnished you by this Agency, and only make ONE ENQUIRY upon each BLANK, and again remember to write the name, address and business of party enquired about very PLAIN AND CLEAR (a great deal of unnecessary trouble is thereby avoided). NO INFORMATION will be given by mail unless enquiry is upon OUR BLANKS. When making personal enquiries you must always present your Directory with your certificate.

Inspect your Certificate carefully and see that it is under the official seal of the Agency.

### CALENDAR.

| 1899 | Sunday | Monday | Tuesday | Wed'day | Th'rsday | Friday | Saturday |
|---|---|---|---|---|---|---|---|
| Jan. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| | 29 | 30 | 31 | ... | ... | ... | ... |
| Feb. | ... | ... | ... | 1 | 2 | 3 | 4 |
| | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| | 26 | 27 | 28 | ... | ... | ... | ... |
| Mar | ... | ... | ... | 1 | 2 | 3 | 4 |
| | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| | 26 | 27 | 28 | 29 | 30 | 31 | ... |
| April | ... | ... | ... | ... | ... | ... | 1 |
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| | 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| | 30 | ... | ... | ... | ... | ... | ... |

| 1899 | Sunday | Monday | Tuesday | Wed'day | Th'rsday | Friday | Saturday |
|---|---|---|---|---|---|---|---|
| May | ... | 1 | 2 | 3 | 4 | 5 | 6 |
| | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| | 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| | 28 | 29 | 30 | 31 | ... | ... | ... |
| June | ... | ... | ... | ... | 1 | 2 | 3 |
| | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| | 25 | 26 | 27 | 28 | 29 | 30 | ... |
| July | ... | ... | ... | ... | ... | ... | 1 |
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| | 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| | 30 | 31 | ... | ... | ... | ... | ... |
| Aug. | ... | ... | 1 | 2 | 3 | 4 | 5 |
| | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| | 27 | 28 | 29 | 30 | 31 | ... | ... |

| 1899 | Sunday | Monday | Tuesday | Wed'day | Th'rsday | Friday | Saturday |
|---|---|---|---|---|---|---|---|
| Sept. | ... | ... | ... | ... | ... | 1 | 2 |
| | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| | 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Oct. | ... | ... | ... | ... | ... | ... | ... |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| | 29 | 30 | 31 | ... | ... | ... | ... |
| Nov. | ... | ... | ... | 1 | 2 | 3 | 4 |
| | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| | 26 | 27 | 28 | 29 | 30 | ... | ... |
| Dec. | ... | ... | ... | ... | ... | 1 | 2 |
| | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| | 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| | 31 | ... | ... | ... | ... | ... | ... |

## COLLECTIONS.

RATES AND TERMS.

*(Where the "Standard Draft System" does not apply.)*

On all collections up to $200.00, 10%. On all sums collected in excess of $200.00, and up to $300.00, 7½%. On all sums collected in excess of $300.00, and up to $500.00, 5%. On all sums collected in excess of $500.00, and up to $750.00, 4%. On all sums collected in excess of $750.00, and up to $1,000.00, 3%. On all sums collected over $1,000.00, 2%, and no commission less than $1.00 on any collection. No action or suit is to be brought without express instructions or order. No charge to be made unless collection made. Where action is entered as above, the Subscriber to pay all disbursements and if a case goes to trial a fee of $2.00 also to be paid in case the money is not collected, this is only in cases where no counsel fee is allowed by the court in which the action is brought. All claims that are uncollectable will be returned without any charge, provided necessary postage is sent for the return of same. In cases where judgment has been secured, and execution issued, but same has been returned "nulla bona," then the Subscriber must make arrangements for further proceedings.

## "STANDARD DRAFT SYSTEM."

RATES AND TERMS.

*3% upon all collections. Minimum fee of $1.00.*

These drafts to be used only on parties against whom accounts or claims have recently matured, and not more than three months past due, and only upon parties who are now in business and have not assigned.

### INSTRUCTIONS.

See back of book of drafts, which will be furnished you free.

## CERTIFICATE.

**This is to Certify** *that* .. ..... .....

*Subscriber to this Agency and Mr*.....

*is the representative of said Subscriber.*

*The terms of this Subscriber's contract expires on the*

*The Standard Mercantile Agency, Limited.*

.....

*Gen'l Mgr.*

*Dated*.....

.....

*Agent.*

## BRITISH COLUMBIA.

COUNTIES AND COUNTY TOWNS.

| *County.* | *Town.* | *Pop'n.* |
|---|---|---|
| Cariboo | Barkerville | 7,000 |
| Kootenay | Nelson | 30,000 |
| Nanaimo | Nanaimo | 1,000 |
| Vancouver | Vancouver | 20,000 |
| Vancouver Island | Victoria | 40,000 |
| Westminster | New Westminster | 20,000 |
| Yale | Kamloops | 15,000 |

The following is the list of Correspondents secured by the Standard Mercantile Agency for this Province.

The names in capital letters are the county towns for the respective counties.

### NOTE.

In places where there is no local Correspondent, the Agency has endeavored, for the convenience of the Subscriber, to give the nearest and most convenient place thereto where a correspondent will be found, but the Subscriber is not restricted in such cases to the Correspondent mentioned by us as being the nearest and most convenient, but may apply to any other Correspondent of the Agency in the neighborhood, from whom he will receive the same reliable information, and his business have same careful attention, as if made to the particular Correspondent referred to by the Agency.

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Agassiz | Westminster | See New Westminster | 200 |
| Ainsworth | Kootenay | See Nelson | 300 |
| Alberni | Vancouver Island | See Nanaimo | 400 |
| Armstrong | Yale | See Vernon | 100 |
| Ashcroft | Cariboo | Dennis Murphy | 275 |
| BARKERVILLE | " | " " | 300 |
| Chilliwack | Westminster | J. Pelly | 1,500 |
| Clinton | Cariboo | W. E. Fisher | 350 |
| Comox | Vancouver Island | See Nanaimo | 400 |
| Courtenay | " " | " " | 175 |
| Cranbrook | Kootenay | See Nelson | 100 |
| Comberland | Vancouver Island | See Nanaimo | 2,000 |
| Donald | Kootenay | Harvey & McCarter | 500 |
| Duncan's | Vancouver Island | See Victoria | 200 |
| East Wellington | " " | Wellington or Nanaimo. | 500 |
| Enderby | Yale | See Vernon | 300 |
| Esquimalt | Vancouver Island | See Victoria | 400 |
| Fairview | Yale | See Vernon | 100 |
| Ferguson | Kootenay | See Revelstoke | 100 |
| Fort Steele | " | *Harvey & McCarter | 200 |
| Golden | " | * " " | 500 |

*Solicitors for Imperial and Molson's Bank.

| *Town* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Grand Forks | Yale | A. C. Sutton | 2,000 |
| Greenwood City | " | A. S. Black | 500 |
| KAMLOOPS | " | Fulton & Ward | 1,500 |
| Kaslo | Kootenay | McAnn & McKay | 2,000 |
| Kuskanook | " | See Nelson | 100 |
| Ladner | Westminster | See New Westminster | 600 |
| Langley | " | " " | 200 |
| Lillooet | Cariboo | See Clinton | 200 |
| Lytton | " | See Kamloops | 100 |
| Midway | Yale | J. P. McLeod | 300 |
| Mission City | Westminster | See New Westminster | 250 |
| Moyie City | Kootenay | See Fort Steele | 100 |
| Nakusp | " | See Sandon | 400 |
| NANAIMO | Nanaimo | Barker & Potts | 5,000 |
| NELSON | Kootenay | R. W. Hannington | 1,700 |
| New Denver | " | H. O. Alexander | 600 |
| NEW WESTMINSTER | Westminster | Henderson & Keith | 7,000 |
| Nicola Lake | Yale | See Kamloops | 100 |
| North Arm | Vancouver | See New Westminster | 150 |
| Northfield | Vancouver Island | See Nanaimo | 1,600 |
| Revelstoke | Kootenay | *Harvey & McCarter | 1,700 |
| Rossland | " | P. McL. Foran | 7,000 |
| Salmo | " | See Nelson | 400 |
| Salmon Arm | Yale | See Kamloops | 500 |
| Sandon | Kootenay | M. L. Grimmet | 2,000 |
| Silverton | " | See New Denver | 100 |
| Slocan | " | F. S. Andrews | 1,200 |
| Steveston | Vancouver | See Vancouver | 600 |
| Three Forks | Kootenay | See Sandon | 500 |
| Trail | " | Wm. Dev. Maistre | 1,300 |
| Trout Lake City | " | See Revelstoke | 100 |
| Union | Vancouver | L. P. Eckstein | 300 |
| VANCOUVER | " | McPhillips & Williams | 22,000 |
| Vernon | Yale | Fred Billings | 500 |
| VICTORIA | Vancouver Island | Fell & Gregory | 19,000 |
| Wardner | Kootenay | See Fort Steele | 200 |
| Wellington | Vancouver Island | H. A. Dillon | 3,000 |
| Ymir | Kootenay | See Nelson | 200 |

* Solicitors for Imperial and Molsons Banks.

## COMMERCIAL LAWS.

The following is a compendium of the Commercial Laws this Province. If any further and more complete information is desired, the Agency will be pleased to furnish same free to its Subscribers, on application to the Head Office, as the Agency has secured the services of Solicitors for that purpose.

## LAWS OF BRITISH COLUMBIA.

**Affidavits.**—For use in the Province may be taken before a notary public or a commissioner appointed for that purpose.

**Arrest.**—In civil proceedings if the parties are about to leave the Province, when the debt exceeds $100.00.

**Assignments** may be made by a debtor for the purpose of ratably and proportionately paying his debts without preference or priority. Preferential assignments are voidable.

**Chattel Mortgage** can be given upon all the debtor's goods to secure money advanced, or endorser of note, or existing loan or debt, but must be registered within twenty-one days, or otherwise it becomes void as against third parties; must be renewed every five years.

**Commercial Paper.**—Promissory notes and bills of exchange are negotiable, and are subject to the right of set off between the parties, but not in the hands of third parties, unless received by them after they become due; must be duly protested when due, or endorser is free.

**Commercial Travellers** require no licenses.

**Dower.**—Husband has the right to dispose, during his life time, or by his will, of any real estate he may own, without the consent of his wife, but if he dies leaving real estate undisposed of, wife is entitled to dower.

**Execution** can be issued after judgment. Sheriff may sell five days after levy. Lands can be sold when judgment over $100, and fi. fa. goods returned N.B.

**Exemptions.**—Personal property is exempt to the extent of $500.00; land, when registered as a homestead, is exempt to the value of $2,500.00.

**Garnishment.**—In Supreme Court wages or amount due to the debtor cannot be garnished until after judgment. In County Court wages cannot be garnished unless over $40.00, and only in excess of $40.00, except for board and lodging. Summons to garnish may issue before judgment.

**Interest.**—Six per cent. is the legal rate where no agreement exists.

**Judgments** bind lands from time of registration; must be renewed every three years.

**Licenses** are fixed and granted by local municipalities for traders, peddlers, and almost every occupation.

**Limitation of Actions.**—Action on a simple contract must be commenced within six years from time the debt falls due, or last payment made. On sealed contracts within twenty years.

**Married Women** may trade, hold property, and generally act as if she were "feme-sole."

**Replevin.**—Any goods or chattels wrongfully distrained or taken can be replevied by order of the Judge.

**Statute of Frauds.**—Interest in lands can be created by writing only, except in leases not exceeding three years. No action can be brought to charge an executor or defendant to answer for the debt, default or miscarriage of another, unless something in writing. No contract for sale of goods worth $40.00 or upwards, good, unless in writing, except there be partial delivery or part payment.

COLLECTION DEPARTMENT.

## MANITOBA.

ELECTORAL DISTRICTS AND POPULATION.

| *Electoral District.* | *Population* |
|---|---|
| Brandon | .... |
| Lisgar | 22,000 |
| MacDonald | .... |
| Marquette | 36,069 |
| Provencher | 15,469 |
| Selkirk | 53,256 |
| Winnipeg | 25,639 |

The following is the list of the Correspondents secured by the Standard Mercantile Agency for this Province.

The names in capital letters are the county towns for the respective counties.

### NOTE.

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| *Town* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Alexander | Brandon | See Brandon | 300 |
| Altamount | Manitou | See Morden | ..... |
| Altona | Emerson | See Emerson | ..... |
| Arden | Beautiful Plains | See Neepawa | 150 |
| Austin | Carberry | See Carberry | 200 |
| Balder | Belmont | See Glenboro' | 350 |
| Balmoral | Stonewall | See Stonewall | 50 |
| Beausejour | West Selkirk | See West Selkirk | 50 |
| Belmont | Belmont | See Glenboro' | 100 |
| Binscarth | Russell | See Birtle | 125 |
| BIRTLE | Birtle | Mickle & Tingley | 500 |
| Boissevain | Boissevain | N. P. Buckingham, (Sol. Union Bank) | 800 |
| BRANDON | Brandon | McDonald & McDonald | 5,000 |
| Brandon Hills | Brandon | See Brandon | 200 |
| Carberry | Carberry | G. Barrett | 1,000 |
| Carman | Carman | F. A. Brown | 1,000 |
| Carroll | Brandon | See Brandon | 100 |
| Cartwright | Pilot Mound | See Pilot Mound | 250 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Crystal City | Pilot Mound | See Pilot Mound | 200 |
| Clearwater | Pilot Mound | See Pilot Mound | 100 |
| Cyprus River | Glenboro | C. E. Bastin | 300 |
| Dauphin | Minnedosa | J. G. Harvey | 100 |
| Deleau | Virden | See Souris | 100 |
| Deloraine | Deloraine | J. A. Mather | 600 |
| Dominion City | Emerson | See Emerson | 300 |
| Douglas | Brandon | See Brandon | 200 |
| Elgin | Boissevain | See Boissevain | ..... |
| Elkhorn | Virden | A. McNab Frazer | 500 |
| EMERSON | Emerson | David Forrester | 1,000 |
| Fox Warren | Birtle | See Birtle | 100 |
| Franklin | Neepawa | See Neepawa | 100 |
| Gladstone | Gladstone | G. Claxton | 700 |
| Glenboro | Glenboro | R. M. Smith | 500 |
| Gretna | Emerson | See Emerson | 700 |
| Griswold | Brandon | See Brandon | ..... |
| Hamiota | Birtle | M. B. Jackson | 100 |
| Hartney | Deloraine | G. S. Hallem | 500 |
| Headingly | Winnipeg | See Winnipeg | 300 |
| High Bluff | Portage la Prairie | See Portage la Prairie | 200 |
| Hilton | Norfolk | See Glenboro | ..... |
| Holland | Glenboro | See Glenboro | 250 |
| Killarney | Killarney | A. G. Hay | 500 |
| Letellier | Emerson | See Emerson | 75 |
| La Rivierie | Manitou | See Pilot Mound | 200 |
| McGregor | Carberry | See Portage la Prairie | 300 |
| Manitou | Manitou | W. F. Ellis | 700 |
| Melita | Melita | John Crerar | 400 |
| Miami | Carman | See Carman | 200 |
| Millwood | Russell | F. Chapman | 100 |
| MINNEDOSA | Minnedosa | R. H. Myers | 800 |
| Minto | Boissevain | See Boissevain | ..... |
| MORDEN | Morden | McLaren & Black | 1,500 |
| Morris | Morris | See Emerson | 800 |
| Napinka | Melita | See Melita | 500 |
| NEEPAWA | Neepawa | J. Wemyss | 1,000 |
| Ninga | Killarney | See Boissevain | 100 |
| Oak Lake | Virden | W. J. Manbey | 200 |
| Oak River | Rapid City | See Rapid City | 200 |
| Pilot Mound | Pilot Mound | W. A. Donald | 400 |
| Pipestone | Virden | See Oak Lake | 100 |
| Plum Coulee | Morden | See Morden | 200 |
| PORT'GE LA PRAIRIE | Portage la Prairie | W. J. Cooper, Q.C. | 4,000 |
| Rapid City | Rapid City | R. A. Nellis | 700 |
| Rathwell | Treherne | See Glenboro | 100 |
| Reinland | Morden | See Morden | 150 |
| Roland | Brandon | See Carman | 150 |
| Russell | Russell | F. Chapman | 300 |
| St. Anne des Chene | Ste Anne | See Winnipeg | 750 |
| Ste. Boniface | Winnipeg | See Winnipeg | 2,500 |
| Ste. Jean Baptiste | Morris | See Emerson | 100 |
| St. Laurent | St. Fr. Xavier | See Portage la Prairie | 400 |
| Selkirk East | West Selkirk | See West Selkirk | 750 |
| SELKIRK WEST | West Selkirk | Heape & Heape | 1,500 |
| Shoal Lake | Shoal Lake | See Birtle | ..... |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Sidney | Carberry | See Carberry | ..... |
| Somerset | Manitou | See Manitou | ..... |
| Souris | Brandon | J. A. Taylor | 1,000 |
| Steinbach | Joly | See Winnipeg | ..... |
| Stonewall | Stonewall | Heape & Heape | 400 |
| Stoney Mountain | Stonewall | Heape & Heape | 200 |
| Strathclair Sta. | Shoal Lake | See Hamiota | 100 |
| Treherne | Treherne | See Glenboro | 250 |
| Virden | Virden | Goulter & Singer | 1,500 |
| Wawanessa | Brandon | See Brandon | 150 |
| Westbourne | Gladstone | See Gladstone | 100 |
| Whitemouth | Winnipeg | See West Selkirk | 200 |
| Wintler | Morden | See Morden | 300 |
| Winnipeg | Winnipeg | Campbell, Crawford & Smith. MacDonald, Q. C., Tupper, Q.C., Phippen & Tupper. Aikins, Culver & McCleneghan. J. T. Huggard. | 40,000 |

## COMMERCIAL LAWS.

The following is a compendium of the Commercial Laws of this Province. If any further and more complete information is desired, the Agency will be pleased to furnish same free to its Subscribers, on application to the Head Office, as the Agency has secured the services of Solicitors for that purpose.

## LAWS OF MANITOBA.

**Assignments.**—(See Insolvent laws).

**Attachments.**—An order for attachment may be obtained in case of a resident debtor who departs with intent to defraud his creditors, or those having just cause of action against him, or to avoid being arrested or served with process, or who keeps himself concealed in the province with a like intent, or in case of a non-resident debtor when he is legally liable to a resident creditor on a contract or obligation to be performed in the province, or liable to be compensated for in damages, or when a debtor, whether a resident or non-resident, is about to transfer or remove any of his property from the province, or has already done so, with intent to delay or defraud his creditors, or those having just cause of action against him.

**Bills of Sale and Chattel Mortgages.**—Sales and mortgages of personal property not accompanied by an immediate delivery, and followed by an actual and continued change of possession, are absolutely void as against creditors and subsequent purchasers in good faith for value without

actual notice, unless bill of sale or mortgage be filed with clerk of the County Court in the judicial division where the goods and chattels are situated, with proper affidavits of execution and bona fides. Mortgages must be renewed within thirty days preceeding the expiration of two years.

**Commercial Travellers** require no licenses.

**Distress.**—The mortgagee can only distrain mortgagor's goods. A landlord can only distrain as against a tenant for three months arrears if rent is payable quarterly or more frequently, or for one year's arrears when rent is payable less frequently than quarterly.

**Executions.**—No execution against lands. Certificates of judgments can be obtained and registered. Writs of execution against goods can be issued after judgment, binding the goods as soon as placed in the sheriff's hands. No priority in respect of writs. The sheriff gives notice of having made the money in the Gazette, and after three months proceeds to distribute ratably amongst those having executions in his hands.

**Exemptions.**—(*a*) Household effects, clothing, books of professional men, certain other books, necessary food for family for thirty days, three horses, mules or oxen, six cows, ten sheep and fowl, and food for eleven months, necessary tools and agricultural implements to the value of $500.00, 160 acres of land actually in use, seeds and roots for seeding for cultivation of eighty acres, actual residence or home of any person other than a farmer, of $1,500.00. No contract or bargain whether under seal or otherwise can deprive a man of his right to exemption.

**Garnishment.**—Money may be garnished on ex parti application upon affidavit that the account is correct and due and owing, and that there is reason to believe that a third party is liable to the defendant, and an order may be made that all debts shall be attached. An order may be issued immediately after the commencement of the Action.

**Insolvent Laws.**—A debtor can make a voluntary assignment to the trustee for the benefit of his creditors. The majority of creditors can compel a transfer of an assignment to an official assignee.

**Interest.**—Six per cent. where no special agreement is made.

**Limitation of Actions.**—Actions must be brought within six years on an open account, promissory note, simple contract, etc. Within ten years, on mortgages, bonds or other documents that are sealed, or within a like time in either case from last payment on account or acknowledgment in writing.

**Married Women** may hold and enjoy property free from the debts and control of their husbands as fully as if unmarried. There is no dower, but the wife takes the same interest in the land of her deceased husband as if it were her personal property.

**Notes and Bills** must be duly protested, and notice thereof sent to endorser to hold him liable.

**Replevin** may be issued upon an affidavit showing to the satisfaction of the court or judge the fact of a wrongful taking or detention of property, and that the person claiming is the owner thereof, or where it is shown that the property has been wrongfully taken under color of distress, etc.

General Managers Office.

## NEW BRUNSWICK.

COUNTIES, COUNTY TOWNS AND POPULATION.

| *County.* | *County Town.* | *Pop'n.* |
|---|---|---|
| Albert | Hopewell Cape | 11,000 |
| Carleton | Woodstock | 22,550 |
| Charlotte | St. Andrews | 23,800 |
| Gloucester | Bathurst | 24,975 |
| Kent | Richibucto | 23,900 |
| Kings | Hampton | 23,000 |
| Madawaska | Edmunston | 5,550 |
| Northumberland | Newcastle | 23,000 |
| Queens | Gagetown | 12,500 |
| Restigouche | Dalhousie | 8,500 |
| St. John | St. John | 52.500 |
| Sunbury | Oromocto | 6,000 |
| Victoria | Grand Falls | 18,500 |
| Westmoreland | Dorchester | 41,000 |
| York | Fredericton | 31,000 |

The following is the list of the Correspondents secured by the Standard Mercantile Agency for this Province.

The names in capital letters are the county towns for the respective counties.

### NOTE.

In places where there is no local Correspondent the Agency has endeavored, for the convenience of the Subscriber, to give the nearest and most convenient place thereto where a Correspondent will be found, but the Subscriber is not restricted in such cases to the Correspondent mentioned by us as being the nearest and most convenient, but may apply to any other Correspondent of the Agency in the neighborhood, from whom he will receive the same reliable information, and his business the same careful attention, as if made to the particular Correspondent referred to by the Agency.

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Albert | Albert | W. A. Trueman | 250 |
| Albert Mines | Albert | See Hopewell Cape | 350 |
| Alma | Albert | See Albert | 500 |
| Andover | Victoria | Titus J. Carter | 400 |
| Apohaqui | Kings | See Sussex | 300 |
| Armstrong's Brook | Restigouche | See Campbellton | 250 |
| Armstrong's Cor. | Queens | See St. John | 150 |
| Aroostook Junc. | Victoria | See Andover | 500 |
| Avondale | Carleton | See Woodstock | 150 |
| Back Bay | Charlotte | See St. George | 200 |
| Baie Verte | Westmoreland | See Port Elgin | 300 |
| Barachois | " | See Shediac | 300 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Barnaby River | Northumberland | See Newcastle | 550 |
| Barnesville | Kings | See St. John | 300 |
| Bass River | Kent | See Richibucto | 300 |
| Bath | Carleton | See Woodstock | 500 |
| BATHURST | Gloucester | Geo. Gilbert | 1500 |
| Bay Du Vin | Northumberland | See Chatham | 300 |
| Belledune | Gloucester | See Bathurst | 400 |
| Benton | Carleton | See Woodstock | 200 |
| Berry's Mills | Westmoreland | See Moncton | 500 |
| Blackville | Northumberland | See Chatham | 450 |
| Blissfield | " | " " | 275 |
| Bloomfield | Carleton | See Woodstock | 400 |
| Bloomfield | King's County | See Sussex | 200 |
| Boiestown | Northumberland | See Fredericton | 250 |
| Bonney River | Charlotte | See St. George | 200 |
| Boundary Line | Carleton | See Woodstock | 200 |
| Bridgetown | Northumberland | See Newcastle | 400 |
| Bristol | Carleton | See Woodstock | 200 |
| Buctouche | Kent | H. H. James | 500 |
| Butternut Ridge or Havelock | Kings | See Moncton | 500 |
| Cambridge | Queens | See Gagetown | 200 |
| Campbellton | Restigouche | McAlister & Mott | 2,000 |
| Campo Bello | Charlotte | See St. George | 1,400 |
| Canterbury Sta | York | See Woodstock | 300 |
| Cape Bald | Westmoreland | See Shediac | 375 |
| Caraquet | Gloucester | See Bathurst | 2,000 |
| Centreville | Carleton | See Woodstock | 1,000 |
| Charlo Station | Restigouche | See Campbellton | 200 |
| Chatham | Northumberland | W. E. Winslow | 5,000 |
| Clairs Station | Madawaska | See Edmunston | 100 |
| Clifton | Kings | See St. John | 250 |
| Cocaigne | Kent | See Buctoche or Shediac | 900 |
| Coldstream | Carleton | See Woodstock | 300 |
| Coles Island | Queens | See Sussex | 300 |
| College Bridge | Dorchester | See Dorchester | 300 |
| DALHOUSIE | Restigouche | Jos. C. Barberre | 607 |
| DeBec Junction | Carleton | See Woodstock | 125 |
| Deer Island | Charlotte | See St. Andrews | 1,500 |
| Derby | Northumberland | See Newcastle | 203 |
| Doaktown | " | " " | 400 |
| DORCHESTER | Westmoreland | Hon. H. R. Emerson, Q.C. | 800 |
| Douglastown | Northumberland | See Chatham | 500 |
| East Florenceville | Carleton | See Woodstock | 200 |
| EDMUNSTON | Madawaska | Stevens & Lawson | 1,200 |
| Elgin | Albert | W. B. Jonah | 252 |
| Fairville | St. John | See St. John | 2,000 |
| Florenceville | Carleton | See Woodstock | 352 |
| Fox Creek | Westmoreland | See Moncton | 500 |
| FREDERICTON | York | G. F. & A. J. Gregory | 6,000 |
| Fredericton Junc. | Sunbury | See Fredericton | 750 |
| GAGETOWN | Queens | A. W. Ebbett | 1,200 |
| Gibson | York | See Fredericton | 1,500 |
| Glassville | Carleton | See Woodstock | 200 |
| Grand Ance | Gloucester | See Bathurst | 705 |
| GRAND FALLS | Victoria | W. F. Kerton | 500 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Grand Manan | Charlotte | | 2,700 |
| Grand River | Victoria | See Grand Falls | 200 |
| Great Shemogue | Westmoreland | See Port Elgin | 300 |
| Green River | Madawaska | See Edmunston | 200 |
| Greenwich Hill | Kings | See St. John | 150 |
| Hammond River | " | " " | 300 |
| Hammond Vale | " | See Sussex | 200 |
| Hampstead | Queens | See Gagetown | 250 |
| HAMPTON | Kings | R. LeB. Tweedie | 2,000 |
| Harcourt | Kent | See Richibucto | 300 |
| Hartland | Carleton | See Woodstock | 400 |
| Harvey | Albert | See Hopewell Cape | 2,000 |
| H'd of Millstream | Kings | See Sussex | 600 |
| Hillsboro | Albert | See Hopewell Cape | 900 |
| Holmesville | Carleton | See Andover | 300 |
| HOPEWELL CAPE | Albert | Jas. H. Dickson | 150 |
| Hopewell Hill | " | Chas. A. Peck, Q.C. | 500 |
| Hoyt Station | Sunbury | See Fredericton | 100 |
| Jacquet River | Restigouche | See Bathurst | 500 |
| Kilburn | Victoria | See Woodstock | 100 |
| Kingsclear | York | See Fredericton | 100 |
| Kingston | Kings | See St. John | 500 |
| Kingston | Kent | H. M. Ferguson | 600 |
| Kirkland | Carleton | See Woodstock | 200 |
| Kouchibouguac | Kent | See Richibucto | 600 |
| Lakeville | Kent | See Woodstock | 150 |
| Lepreaux | Charlotte | See St. John | 300 |
| L'Etete | " | See St. George | 200 |
| Loggieville | Northumberland | See Chatham | 400 |
| Lower Brighton | Carleton | See Woodstock | 250 |
| Lower Pr. William | York | See Fredericton | 400 |
| Lower Southamp'n | " | See Woodstock | 200 |
| McAdam Junc. | " | See St. Stephen | 400 |
| McGinley Cor. | Dorchester | See Dorchester | 300 |
| McLeod's Mills | Kent | Richibucto | 250 |
| Marysville | York | Fredericton | 300 |
| Memramcook | Westmoreland | See Dorchester | 300 |
| Middle St. Francis | Madawaska | See Edmunston | 100 |
| Middle Simonds | Carleton | See Woodstock | 450 |
| Midgic | Westmoreland | See Sackville | 300 |
| Milford | St. John | See St. John | 600 |
| Millerton | Northumberland | See Newcastle | 400 |
| Millstream | Kings | See Sussex | 400 |
| Milltown | Charlotte | St. Stephen | 2,000 |
| Millville | York | See Woodstock | 300 |
| Moncton | Westmoreland | Chandler & Robinson | 8,000 |
| Moore's Mills | Charlotte | St. Stephen | 300 |
| Musquash | St. John | St. John | 200 |
| Narrows | Queens | See Sussex | 100 |
| Nashwaak | York | Fredericton | 100 |
| Nelson | Northumberland | See Newcastle | 200 |
| NEWCASTLE | " | E. P. Williston | 2,500 |
| New Jerusalem | Queens | See Gagetown | 250 |
| New Mills | Restigouche | Dalhousie | 200 |
| Norton | Kings | See Sussex | 200 |
| Oak Bay | Charlotte | St. Stephen | 700 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| OROMOCTO | Sunbury | See Fredericton | 500 |
| Pennfield | Charlotte | See St. George | 1,000 |
| Penobsquis | Kings | See Sussex | 400 |
| Perth Centre | Victoria | Thos. Lawson | 200 |
| Petitcodiac | Westmoreland | J. H. Yeomans | 750 |
| Petit Rocher | Gloucester | Bathurst | 200 |
| Pockshaw | " | " | 300 |
| Point Du Bute | Westmoreland | See Sackville | 200 |
| Portage River | Northumberland | Newcastle or Chatham | 100 |
| Port Elgin | Westmoreland | Sackville | 150 |
| Prince William | York | See Fredericton | 200 |
| Queensbury | " | " " | 250 |
| Red Bank | Northumberland | See Newcastle | 175 |
| RICHIBUCTO | Kent | W. D. Carter | 1,600 |
| Richmond Corner | Carleton | See Woodstock | 275 |
| River Charlo | Restigouche | See Campbellton | 200 |
| Riverside | Albert | See Albert | 250 |
| Rogersville | Northumberland | See Chatham | 100 |
| Rollingdam | Charlotte | See St. Stephen | 500 |
| Rothesay | Kings | See St. John | 300 |
| Sackville | Westmoreland | Powell, Q.C., Bennett & Harrison | 500 |
| ST. ANDREWS | Charlotte | F. H. Grimmer | 1,800 |
| St. Anthony | Kent | See Buctouche | 200 |
| St. Basil | Madawaska | See Edmunston | 1,600 |
| St. George | Charlotte | See St. Stephen | 800 |
| ST. JOHN | St. John | Blair, Rule & Blair | 45,200 |
| St. Josephs | Dorchester | See Dorchester | |
| St. Leonard's | Madawaska | See Grand Falls | 1,000 |
| St. Louis | Kent | See Richibucto | 400 |
| St. Martins | St. John | See St. John | 3,000 |
| St. Marys | Kent | See Buctouche | 200 |
| St. Mary's Ferry | York | See Fredericton | 150 |
| St. Stephen | Charlotte | Jas. G. Stevens | 3,000 |
| Salisbury | Westmoreland | See Sussex | 300 |
| Salmond River | Victoria | See Grand Falls | .... |
| Shediac | Westmoreland | Jas. McQueen | 5,000 |
| Sheffield | Sunbury | See Fredericton | 350 |
| Shemogue | Westmoreland | See Sackville | 500 |
| Shippigan | Gloucester | See Bathurst | |
| Southampton | York | See Woodstock | 300 |
| Springfield | Kings | See Sussex | 300 |
| Stanley | York | See Fredericton | 500 |
| Sussex | Kings | White, Allison & King | 1,500 |
| Tidnish Bridge | Westmoreland | See Port Elgin | 150 |
| Tracadie | Gloucester | See Bathurst | 2,600 |
| Upham | Kings | See Sussex | 200 |
| Upper Gagetown | Queens | See Gagetown | 200 |
| Waterborough | " | " " | 100 |
| Waterford | Kings | See Sussex | 1,460 |
| Welsford | Queens | See St. John | 200 |
| West Branch | Kent | See Kingston | 500 |
| Westfield | Kings | See St. John | 200 |
| Wickham | Queens | See Gagetown | 250 |
| Winding Ledge | Madawaska | See Edmunston | 300 |
| WOODSTOCK | Carleton | Fisher & Connell | 3,500 |
| Young's Cove | Queens | See Gagetown | 300 |

## COMMERCIAL LAWS.

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## LAWS OF NEW BRUNSWICK.

**Arrest.**—Where a claim is for a liquidated amount over $20.00, arrest can be had in the Supreme or County Court before judgment, on affidavit stating that amount is due and that the arrest is not being made to vex or harass the debtor. It is not necessary to allege that the debtor intends to depart from the jurisdiction of court, except after summons in the High Court.

**Attachments.**—No laws.

**Bills of Sale and Chattel Mortgages** must be accompanied by an immediate delivery and actual and continued change of possession, and affidavits of execution together with affidavits of bona fide must be filed within thirty days. All mortgages must be renewed each year by filing sworn statements.

**Commercial Travellers.**—No license is required except in Woodstock, and the fee is $3.00 a trip or $15.00 a year.

**Dower.**—Widow is entitled to dower in land of which her husband was possessed during marriage or died seized.

**Executions** out of justice's and parish courts bind personal property from time of levy. Personal property of all kinds may be seized and sold. Executions may be issued within twenty years from judgment.

**Exemptions.**—Wearing apparel, kitchen utensils, tools of trade to the value of $100.00 shall be exempt.

**Garnishments.**—Debts due a judgment debtor may be garnished on judgments in County and Supreme Courts.

**Insolvent Laws.**—Assignments for the general benefit of creditors must be made to sheriff of county, or with the consent of two-thirds of creditors, to any other person.

**Interest.**—Six per cent. is the legal rate in absence of any contract. Banks are not allowed more that 7%.

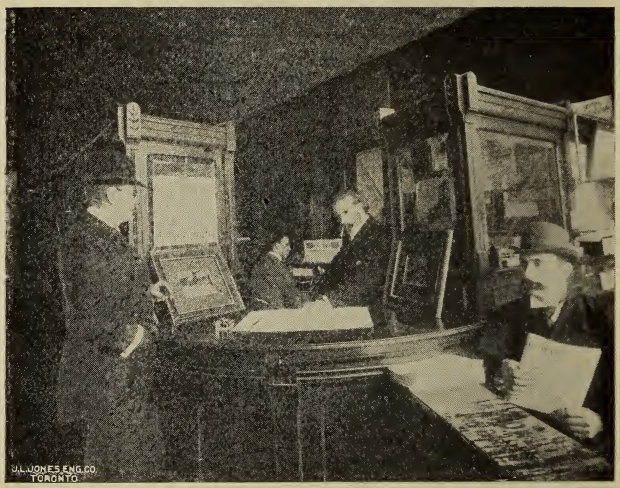
**Limitations of Actions.**—Actions on contracts not under seal must be brought within six years. Actions on judgments, bonds or other specialty shall be brought within twenty years.

**Married Women** may hold real or personal property as if she were "feme-sole," and may sue and be sued in like manner.

**Notes and Bills.**—The Dominion Bills of Exchange Act of 1890 is the law.

**Replevin** lies in cases of unlawful detaining or taking of any goods or chattels.

**Statute of Frauds.**—Interest in land can be created by writing only, except leases not exceeding three years. No action can be brought to charge an executor or defendant to answer for the debt, default or miscarriage of another unless something in writing. No contract for sale of goods worth $40.00 or upwards good unless in writing, except there be partial delivery or part payment.




HAMILTON OFFICE.

## NEWFOUNDLAND.

DISTRICTS.

| *Electoral Districts.* | *County Towns.* | *Population.* |
|---|---|---|
| Bay de Verde | Western Bay | 10,000 |
| Bonavista | Bonavista | 18,000 |
| Burgeo and La Poile | Channel | 6,500 |
| Burin | Burin | 10,000 |
| Carbonear | Carbonear | 6,000 |
| Ferryland | Ferryland | 6,000 |
| Fogo | Fogo | 7,000 |
| Fortune | Harbor Briton | 7,800 |
| Harbor Grace | Harbor Grace | 14,000 |
| Harbor Main | Harbor Main | 10,000 |
| Placentia | Placentia | 13,000 |
| Port de Grave | Brigus | 8,000 |
| St. Barbe | Bonne Bay | 6,800 |
| St. George | Codroy | 6,800 |
| St. John's | St. John's | 36,100 |
| Trinity | Trinity | 19,000 |
| Twillingate | Twillingate | 17,000 |

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| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Bay Roberts | Harbor Grace | See Harbor Grace | 2,200 |
| Bonavista | Bonavista | See St. John's | 3,600 |
| Bonne Bay | St. Barbe | See St. John's | 1,200 |
| Brigus | Port De Grave | See Harbor Grace | 1,600 |
| Burgeo | Burgeo & La Poile | See St. John's | 1,100 |
| Burin | Burin | See St. John's | 3,000 |
| Carbonear | Carbonear | See Harbor Grace | 4,000 |
| Catalina | Trinity | See St. John's | 1,100 |
| Channel | Burgeo & La Poile | See St. John's | 1,000 |
| Codroy | St. George | See St. John's | 600 |
| Cupids | Port De Grave | See Harbor Grace | 1,200 |
| Fogo | Fogo | See St. John's | 1,000 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Fortune | Fortune | See St. John's | 800 |
| Grand Bank | Burin | See St. John's | 1,200 |
| Grand River Gut | St. George | See St. John's | 1,000 |
| Greenspond | Bonavista | See St. John's | 1,400 |
| Harbor Grace | Harbor Grace | | 7,000 |
| Heart's Content | Trinity Bay | See Harbor Grace | 1,200 |
| Heart's Delight | Trinity Bay | See Harbor Grace | 350 |
| Placentia | Placentia and St. Marys | See John's | 400 |
| Rose Blanche | Burgeo & La Poile | Chas. H. Hutchings | 500 |
| St. John's | St. John's | Chas. H. Hutchings | 30,000 |
| Sandy Point | St. George | See St. John's | 500 |
| Spaniard's Bay | Harbor Grace | See Harbor Grace | 1,100 |
| Twillingate | Twillingate | See St. John's | 4,000 |
| Whitbourne | Harbor Grace | See Harbor Grace | 2,500 |

## COMMERCIAL LAWS.

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## LAWS OF NEWFOUNDLAND.

**Arrests.**—No capias or writ of arrest can issue without an order from the judge, and in no case for debt or damage less than $50.00. Creditor must pay a certain amount per day to sheriff for maintenance of debtor.

**Attachments.**—Writ of attachment may issue out of the Supreme Court upon affidavit by the plaintiff or someone on his behalf, showing that defendant is indebted in the sum of $20.00 or upwards, and in case of unliquidated damages upon affidavit where sufficient cause is shown.

**Commercial Travellers.**—There is no tax on a commercial traveller, and no restriction upon their doing business.

**Divorce.**—There is no provision for granting a divorce. The magistrates have a limited jurisdiction to compel husbands to support and provide for their wives and families.

**Dower.**—There is no provision in respect to this.

**Executions** may issue upon any judgment under which warrants may be placed in the hands of any party having the custody or control of any monies, goods, debts or effects of the defendant or plaintiff as the case may be. Remains in force for one year, but may be renewed before the expiration of the year.

**Exemptions** from attachment, execution, distress for rent and from operation of insolvency laws are, working tools and implements of trade, fishing skiff or punt, necessary cooking apparatus, bedding and wearing apparel of the debtor and his family.

**Garnishment.**—Inferior Courts have no power to garnishee debts before judgment. After judgment in the District and Sessions Court debts may be attached to answer the judgments.

**Insolvency Laws.**—Proceedings by petition may be taken to declare party insolvent. Assignments by the insolvent with a view to give an undue preference to any creditor are in certain circumstances null and void. Large powers of inquiry as to property of insolvent, and punishment for fraudulent concealment of property, and of other improper acts, are given by statute to the court or judge. There are several ranks of privileged creditors created by statute. Provision is made for giving effect to arrangements and compositions entered into between the insolvent and a certain proportion of his creditors. The insolvent may obtain a certificate of discharge either by consent of a majority in number and value of his creditors, or if such consent is unreasonably refused, by hearing before the Supreme Court.

**Interest.**—Legal rate of interest is 6%, but any amount may be charged by agreement made between parties.

**Limitation of Actions** are as follows:—Upon recovery of real estate, bond, covenant or other specialty, twenty years; assault and trespass to the person, four years; for penalties or damages under statute and for slander, two years; all other actions, six years.

**Married Women** can acquire, hold or dispose of all kinds of property, and are capable of entering into contracts, and may sue and be sued as if unmarried.

**Notes and Bills of Exchange.**—The English Bills of Exchange Act has been enacted here, and is the law. It covers the whole law relating to bills and notes, and is too extensive to be quoted at length. Foreign bills must be protested for dishonor, but inland bills of exchange and promissory notes need not be protested. Three days of grace are allowed.

**Replevin.**—When any goods or chattels have been unlawfully taken or distrained, an action of replevin will lie.

**Statute of Frauds.**—The Statute of Frauds as in England is in existence.

**Taxes.**—There is no direct taxation upon property with the exception of municipal taxes, upon real estate in St. John's, Harbor Grace and Carbonear. The revenue of the colony is raised by indirect taxation through the Custom House.

**Warehouse Receipts** may be acquired and held by any bank doing business in Newfoundland as collateral security for a debt. If the debt, for which receipt is taken, is not paid at maturity the bank may sell the goods at public auction, by giving ten days notice and advertising.

## NORTH-WEST TERRITORY.

ELECTORAL DISTRICTS AND POPULATION.

| *Electoral Districts.* | *Population.* |
|---|---|
| Alberta | 25,277 |
| Assinaboia E | 20,482 |
| Assinaboia W | 9,890 |
| Saskatchewan | 11,150 |

The following is the list of the Correspondents secured by the Standard Mercantile Agency for this Province.

The names in capital letters are the county towns for the respective counties.

### NOTE.

In places where there is no local Correspondent the Agency has endeavored, for the convenience of the Subscriber, to give the nearest and most convenient place thereto where a Correspondent will be found, but the Subscriber is not restricted in such cases to the Correspondent mentioned by us as being the nearest and most convenient, but may apply to any other Correspondent of the Agency in the neighborhood, from whom he will receive the same reliable information, and his business the same careful attention, as if made to the particular Correspondent referred to by the Agency.

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Alameda | Assiniboia | See Melita | 100 |
| Anthracite | Alberta | See Calgary | 200 |
| Balgonie | Assiniboia | See Regina | 300 |
| Banff | Alberta | See Calgary | 300 |
| Battleford | Saskatchewan | J. A. Fraser | 500 |
| Broadview | Assiniboia | See Moosomin | 300 |
| Calgary | Alberta | *Hon. J. A. Lougheed, Q.C., & Bennett | 3,500 |
| Canmore | " | See Calgary | 200 |
| Cannington Manor | Assiniboia | See Moosomin | 200 |
| Cardston | Alberta | See Lethbridge | 100 |
| Carievale | Assiniboia | See Melita | 200 |
| Carnduff | " | " " | 250 |
| Dawson City | Alberta | Frank Carscallen | 5,000 |
| Duck Lake | Saskatchewan | See Prince Albert | 200 |
| Edmonton | Alberta | Beck & Emery | 2,000 |
| Edmonton South | " | See Edmonton | 500 |
| Estevan | Assiniboia | See Melita | 300 |
| Fleming | " | See Moosomin | 400 |
| Fort Qu'Appelle | " | See Qu'Appelle | 500 |
| Ft. Saskatchewan | Alberta | See Edmonton | 300 |
| Gainsboro | Assiniboia | See Melita | 200 |
| Grenfel | " | Woolnough Peel | 500 |
| Indian Head | " | F. A. W. Ireland | 500 |

* Solicitors for Bank of Montreal.

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Innisfail | Alberta | G. A. Watson | 200 |
| Lacombe | " | Innisfail | 150 |
| Leduc | " | Edmonton | 100 |
| Lethbridge | " | Conybeare & Alexander. | 2,000 |
| Lumsden | Assiniboia | Regina | 50 |
| Macleod | Alberta | McKenzie & Brown | 600 |
| Maple Creek | Assiniboia | Medicine Hat | 200 |
| Medicine Hat | " | Conybeare & Alexander. | 1,000 |
| Moose Jaw | " | W. Grayson | 1,400 |
| Moosomin | " | White, Elwood & Gwillin | 1,200 |
| Olds | Alberta | Innisfail | 100 |
| Oxbow | Assiniboia | Carnduff | 2,000 |
| Pincher Creek | Alberta | Harris & Burne | 300 |
| Prince Albert | Saskatchewan | Chisholm & Hannon | 1,500 |
| Qu'Appelle | Assiniboia | A. D. Dickson | 750 |
| Regina | " | McKenzie & Brown | 1.500 |
| Red Deer | Alberta | G. W. Green | 500 |
| Saltcoats | Assiniboia | See Yorktown | 200 |
| St. Albert | Alberta | A. Prince | 200 |
| Sintaluta | Assiniboia | See Qu'Appelle | 100 |
| Wapella | " | See Moosomin | 150 |
| Wetaskiwin | Alberta | See Edmonton | 100 |
| Whitewood | Assiniboia | H. A. J. MacDougall | 400 |
| Wolseley | " | Levi Thompson | 300 |
| Yorkton | " | Giffard Elliott | 300 |

## COMMERCIAL LAWS.

The following is a compendium of the Commercial Laws of this Province. If any further and more complete information is desired, the Agency will be pleased to furnish same free to its Subscribers, on application to the Head Office, as the Agency has secured the services of Solicitors for that purpose.

## LAWS OF NORTH-WEST TERRITORY.

**Arrests.**—No provision for arrest under civil process.

**Attachments** may issue after commencement of action where claim is in recovery of a debt, upon affidavit of plaintiff that the debtor has absconded, leaving personal property liable to seizure, or has attempted to remove with intent to defraud the creditor, or keeps concealed to avoid service of process, and in the belief, that without the attachment, plaintiff would lose his debt, and upon affidavit of one credible person that he is well acquainted with defendant and has good reasons to believe (giving his reasons), that defendant has absconded or attempted to remove his personal property or to sell or dispose of same, or keeps concealed to avoid service.

**Dower.**—There is none.

**Commercial Travellers** require no licenses.

**Executions** may be issued immediately after judgment, but cease to bind unless renewed within two years from date of issue.

**Exemptions.**—Clothing, furniture and household goods to the amount of $500.00, food for six months, two cows, two horses, six sheep, two pigs and food for same for months of November, December, January, February, March and April, harness for three animals, wagon, one mower, two plows, harrow, horse rake, sewing machine, reaper or binder, tools and necessary implements to the amount of $200.00 used by defendant in his trade, seed grain to seed all his ground under cultivation, not to exceed eighty acres, at two bushels per acre, a homestead of eighty acres, not to exceed in value $2,000.00, house and buildings occupied by defendant, the lot or lots upon which they are situated, to the extent of $500.

**Garnishment.**—Money may be garnished except a debt due or accruing due to a mechanic, etc., for or in respect of his wages or salary, unless the debt exceeds $25.00, and then only to the extent of the excess.

**Insolvency.**—There are no bankrupt or insolvent laws. Voluntary assignments are sometimes made to a trustee for the benefit of creditors.

**Interest.**—6% is the legal rate, but any rate may be agreed upon.

**Limitation of Actions.**—On all contracts not under seal, six years, judgments and contracts under seal, twenty years.

**Married Women** may deal with real and personal property as if "feme-sole," has no dower in her husband's estate. Her husband is not entitled to any estate "by the courtesy" in her real property.

**Notes and Bills** must be protested to hold endorser, three days grace allowed.

**Replevin.**—A plaintiff claiming that property has been unlawfully taken or detained may obtain a writ of replevin upon affidavit.

**Statute of Frauds.**—Interest in lands can be created by writing only, except leases not exceeding three years. No action can be brought to charge an executor or defendant to answer for the debt, default or miscarriage of another unless something in writing. No contract for sale of goods worth $40.00 or upwards good unless in writing, except there be partial delivery or part payment.

## NOVA SCOTIA.

COUNTIES, AND COUNTY TOWNS.

| *County.* | *County Town.* | *Pop'n.* |
|---|---|---|
| Annapolis | Annapolis | 19,500 |
| Antigonishe | Antigonishe | 16,200 |
| Cape Breton | Sydney | 34,500 |
| Colchester | Truro | 27,000 |
| Cumberland | Amherst | 34,600 |
| Digby | Digby | 19,900 |
| Guysboro | Guysboro | 17,500 |
| Halifax | Halifax | 72,000 |
| Hants | Windsor | 22,500 |
| Inverness | Port Hood | 26,000 |
| Kings | Kentville | 23,000 |
| Lunenburg | Lunenburg | 31,100 |
| Pictou | Pictou | 35,000 |
| Queens | Liverpool | 11,000 |
| Richmond | Arichat | 15,000 |
| Shelburne | Shelburne | 15,000 |
| Victoria | Baddeck | 12,500 |
| Yarmouth | Yarmouth | 22,500 |

The following is the list of the Correspondents secured by the Standard Mercantile Agency for this Province.

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| *Town.* | *County,* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Acadia Mines | Colchester | T. M. Dumphy, J.P. | 1,800 |
| Advocate Harbor | Cumberland | See Parrsboro | 600 |
| Alma | Pictou | New Glasgow | 100 |
| AMHERST | Cumberland | Townsend & Rogers | 3,800 |
| ANNAPOLIS | Annapolis | J. M. Owen | 1,200 |
| ANTIGONISHE | Antigonishe | V. Ernest Gregory | 2,000 |
| Apple River | Cumberland | See Parrsboro | 300 |
| Arcadia | Yarmouth | See Yarmouth | 500 |
| ARICHAT | Richmond | R. Cutler, Q.C. | 1,100 |
| Aspy Bay | Victoria | See Baddeck | 1,200 |
| Athol | Cumberland | See Amherst | 100 |
| Auburn Station | Kings | See Windsor | 200 |
| Aylesford | Kings | " " | 400 |
| BADDECK | Victoria | A. J. McDonald | 900 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Bailey's Brook | Pictou | Antigonishe | 850 |
| Barney's River | " | " | 400 |
| Barrington | Shelburne | See Shelburne | 1,000 |
| Baiton | Digby | See Digby | 400 |
| Bass River | Colchester | See Acadia Mines | 300 |
| Bayfield | Antigonishe | See Antigonishe | 250 |
| Bear Point | Shelburne | See Shelburne | 100 |
| Bear River | Digby | Digby or Annapolis | 1,400 |
| Beaver River | " & Yarmouth | Yarmouth | 200 |
| Bedford | Halifax | Halifax | 200 |
| Belmont | Colchester | See Truro | 300 |
| Benacadie | Cape Breton | See Baddeck | 500 |
| Berwick | Kings | See Kentville | 500 |
| Big Pond | Cape Breton | See Sydney | 150 |
| Billtown | Kings | See Kentville | 200 |
| Black House | Lunenburg | See Lunenburg or Bridgewater | .... |
| Blue Mountain | Pictou | New Glasgow | 350 |
| Boisdale | Cape Breton | North Sydney | 200 |
| Boylston | Guysboro | See Guysboro | 500 |
| Bridgeport | Cape Breton | Sydney | 300 |
| Bridgetown | Annapolis | F. L. Milner | 900 |
| Bridgeville | Pictou | New Glasgow or Westville | 75 |
| Bridgewater | Lunenburg | Hon. W. H. Owen, Q.C. | 2,100 |
| Brighton, or H'd St. Mary's Bay | Digby | See Digby | 500 |
| Broad Cove | Inverness | Port Hood | 500 |
| Brookfield | Colchester | Truro | 150 |
| " | Queens | Bridgewater | 700 |
| Brooklyn | Hants | Windsor | 400 |
| " | Queens | Liverpool | 300 |
| Brook Village | Inverness | Port Hood | 250 |
| Burlington | Hants | Windsor | 375 |
| Caledonia | Queens | Bridgewater | 400 |
| Cambridge | Kings | Kentville | 200 |
| Canard | Kings | " | 300 |
| Canning | Kings | " | 600 |
| Canso | Guysboro | See Guysboro | 1,150 |
| Cape Sable Island | Shelburne | See Shelburne | 680 |
| Catalone | Cape Breton | Sydney | 200 |
| Centre Rawdon | Hants | Windsor | 120 |
| Centreville | Digby | See Digby | 500 |
| " | Kings | See Kentville | 250 |
| " | Shelburne | See Shelburne | .... |
| Chester | Lunenburg | See Lunenburg | 1,000 |
| Chester Basin | " | " " | 300 |
| Cheticamp | Inverness | Port Hood | 170 |
| Cheverie | Hants | Windsor | 200 |
| Chezzetcook | Halifax | Halifax | 850 |
| Church Point | Digby | Weymouth | 100 |
| Clam Harbor | Halifax | Halifax | 150 |
| Clark's Harbor | Shelburne | See Shelburne | 800 |
| Clementsport | Annapolis | See Annapolis | 300 |
| Clementsvale | " | " " | 200 |
| Cleveland | Richmond | See Port Hawkesbury | 200 |
| Clyde River | Shelburne | See Shelburne | 300 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Cold Brook | Kings | See Kentville | 100 |
| Collingwood Cor. | Cumberland | Amherst | 200 |
| Conquerall Bank | Lunenburg | See Bridgewater | 300 |
| " Mills | " | " " | 300 |
| County Harbor | Guysboro | See Guysboro | 300 |
| Dalhousie | Kings | See Middleton | 400 |
| Dartmouth | Halifax | Halifax | 6,500 |
| Deep Brook | Annapolis | Annapolis | 400 |
| Descouse | Richmond | See St. Peters | 75 |
| DIGBY | Digby | T. C. Shrewe, Q.C | 2,100 |
| Diligent River | Cumberland | See Parsboro | 300 |
| Durham | Pictou | See Pictou | 100 |
| Earltown | Colchester | See Truro | 300 |
| East Bay | Cape Breton | See Sydney | 250 |
| Eastern Harbor | Inverness | See Port Hood | 200 |
| East Pubnico | Yarmouth | Shelburne or Yarmouth. | 150 |
| East River | Picton | New Glasgow | 100 |
| Economy | Colchester | See Acadia Mines | 400 |
| Ecum Secum | Guysboro | Guysboro | 100 |
| Ellershouse | Hants | Windsor | 100 |
| Elmsdale | " | Halifax or Truro | 200 |
| Englishtown | Victoria | Baddeck | 200 |
| Eureka Mills | Pictou | N. Glasgow | 150 |
| Falmouth | Hants | Windsor | 200 |
| Ferrona | Pictou | See New Glasgow or Westville | 1,000 |
| Five Islands | Colchester | Acadia Mines | 700 |
| Folly Village | " | " " | 500 |
| Fourchie | Richmond | See St. Peters | 250 |
| Fox River | Cumberland | See Parrsboro | 300 |
| Freeport | Digby | See Digby | 800 |
| French Village | Halifax | | 100 |
| Gabarouse | Cape Breton | See Sydney | 1,800 |
| Gaspereaux | Kings | See Windsor | 200 |
| Gay's River | Colchester | See Truro | 350 |
| Gilbert Cove | Digby | See Weymouth | 250 |
| Glenwood | Yarmouth | See Yarmouth | .... |
| Grafton | Kings | See Kentville | 500 |
| Grand Etang | Inverness | Port Hood | 150 |
| Grand Narrows | Victoria | Baddeck | 100 |
| Grand River | Richmond | See St. Peters | 100 |
| Granville Ferry | Annapolis | See Annapolis | 300 |
| Great Village | Colchester | Acadia Mines or Truro. | 2,500 |
| Grenfield | Queens | See Liverpool | 200 |
| Grenville Settlem't | Cumberland | See Acadia Mines | 300 |
| GUYSBORO | Guysboro | A. H. McGillvray, Q.C. | 1,000 |
| HALIFAX | Halifax | Borden, Q. C., Ritchie, Q.C., and Chisholm | 40,000 |
| Hantsport | Hants | Windsor | 1,000 |
| Harbor au Bouche | Antigonishe | Pt. Hawkesbury | 800 |
| Heatherston | " | Antigonishe | 400 |
| Hebron | Yarmouth | See Yarmouth | 500 |
| Hopewell | Pictou | See Westville | 800 |
| Indian Harbor | Halifax | See Halifax | 200 |
| Ingonish | Victoria | See Baddeck | 200 |
| Iona | Cape Breton | See Baddeck | 300 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Isaac's Harbor | Guysboro | Guysboro | 400 |
| Joggins' Mines | Cumberland | See Amherst | 1,500 |
| Jordan Bay | Shelburne | See Shelburne | 150 |
| Judique | Inverness | J. G. McKay | 300 |
| KENTVILLE | Kings | Shaffner & Robinson | 2,000 |
| Kingston Station | " | Middleton | 200 |
| LaHave | Lunenburg | Lunenburg | 100 |
| Lake Ainslie | Inverness | Port Hood | 400 |
| L'Ardoise | Richmond | See St. Peters | 2,000 |
| Lawrencetown | Annapolis | See Middleton | 600 |
| Lingan | Cape Breton | Sydney | 300 |
| Liscomb | Guysboro | Guysboro | 500 |
| Little Bras d'Or | Cape Breton | See Sydney | 200 |
| Little Glace Bay | " " | " " | 4,000 |
| Little Narrows | Inverness | Beddeck | 150 |
| LIVERPOOL | Queens | J. G. Pyke | 3,000 |
| Lochaber | Antigonishe | Antigonishe | 200 |
| Loch Lomond | Richmond | See St. Peters | 100 |
| Lockport | Shelburne | See Shelburne | 1,500 |
| Lorway Mines | Cape Breton | Sydney | 1,200 |
| Louisburg | " " | " | 1,200 |
| Lower Stewiacke | Colchester | Truro | 700 |
| LUNENBURG | Lunenburg | C. W. Lane | 4,000 |
| Mabou | Inverness | Port Hood | 700 |
| Maccan | Cumberland | Amherst | 250 |
| Mahone Bay | Lunenburg | Lunenburg | 800 |
| Maitland | Hants | Truro | 600 |
| Margaree Harbor | Inverness | See Strathborne | 600 |
| Margaretsville | Annapolis | See Middleton | 400 |
| Merigonishe | Pictou | New Glasgow | 400 |
| Meteghan | Digby | See Weymouth | 2,500 |
| Middle LaHave | Lunenburg | Lunenburg | 300 |
| " Musquodoboit | Halifax | Truro | 600 |
| " River | Victoria | See Baddeck | 600 |
| Middleton | Annapolis | J. M. Owen | 700 |
| Milford | " | See Annapolis | 200 |
| Milton | Queens | Liverpool | 1,200 |
| Mt. Uniac Mines | Hants | Windsor | 175 |
| Musquodoboit H'r | Halifax | Halifax | 1,200 |
| Nappan | Cumberland | Amherst | 160 |
| New Annan | Colchester | Truro | 600 |
| New Dublin | Lunenburg | Lunenburg | 150 |
| New Germany | " | " | 500 |
| New Glasgow | Pictou | Fraser, Jennison & Graham | 5,000 |
| Newport Station | Hants | Windsor | 160 |
| New Ross | Lunenburg | " | 160 |
| Nictaux | Annapolis | See Middleton | 300 |
| Noel | Hants | Truro | 300 |
| Nor.-E. Harbor | Shelburne | See Shelburne | 250 |
| " Margaree | Inverness | Port Hood | 150 |
| Northfield | Lunenburg | Bridgewater | 250 |
| Northport | Cumberland | Amherst | 100 |
| North Sydney | Cape Breton | Murray & McKenzie | 3,000 |
| Ohio | Yarmouth | See Yarmouth | 400 |
| Old Bridgeport | Cape Breton | Sydney | 500 |

| *Town* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Orangedale | Inverness | Port Hawkesbury | 100 |
| Oxford | Cumberland | See Amherst | 1,500 |
| Paradise | Annapolis | See Middleton | 300 |
| Parks Creek | Lunenburg | Lunenburg | 100 |
| Parrsboro | Cumberland | Townsend & Rogers | 2,000 |
| Petite Rivierie | Lunenburg | See Lunenburg | 600 |
| Petit D'Grat | Richmond | See St. Peters | 500 |
| PICTOU | Pictou | G. H. Elliott, Q. C. | 5,000 |
| Plymton | Digby | See Weymouth | 75 |
| Port Au Pique | Colchester | See Acadia Mines | 200 |
| Port Clyde | Shelburne | See Shelburne | 60 |
| Port George | Annapolis | See Middleton | 200 |
| Port Greville | Cumberland | Amherst | 450 |
| Port Hastings | Inverness | Judique | 600 |
| Port Hawkesbury | " | G. O. Forsyth | 700 |
| Port Hilford | Guysboro | Guysboro | 500 |
| PORT HOOD | Inverness | S. MacDonell, Q.C. | 700 |
| Port Howe | Cumberland | Amherst | 100 |
| Port Latour | Shelburne | See Shelburne | 200 |
| Port Lorne | Annapolis | See Bridgetown | 300 |
| Port Maitland | Yarmouth | See Yarmouth | 300 |
| Port Medway | Queens | Liverpool | 600 |
| Port Morien | Cape Breton | Sydney | 2,000 |
| Port Mouton | Queens | Liverpool | 75 |
| Port Mulgrave | Guysboro | Port Hawkesbury | 600 |
| Port Williams | Kings | Wolfville | 160 |
| Prospect | Halifax | Halifax | 700 |
| Pubnico | Yarmouth | See Yarmouth or Shelburne | 1,600 |
| Pugwash | Cumberland | See Amherst | 800 |
| Pugwash Junc. | " | " " | 160 |
| Rawdon | Hants | Windsor | 250 |
| Ritsey's Cove | Lunenburg | See Lunenburg | 200 |
| River Bourgeois | Richmond | See St. Peters | 1,100 |
| River Hebert | Cumberland | Amherst | 400 |
| River John | Pictou | Pictou | 500 |
| Rockingham | Halifax | Halifax | 160 |
| Rocklin | Pictou | New Glasgow | 60 |
| Rose Bay | Lunenburg | Lunenburg | 300 |
| Round Hill | Annapolis | See Annapolis | 300 |
| Sable River | Shelburne | See Shelburne | 200 |
| Sackville | Halifax | Halifax | 300 |
| St. Croix | Hants | Windsor | 150 |
| St. Peters | Richmond | Stewart & McPhie | 500 |
| Salmon River | Digby | See Yarmouth | 250 |
| " " | Halifax | Halifax | 600 |
| Salt Springs | Pictou | Pictou | 400 |
| Sandy Point | Shelburne | See Shelburne | 500 |
| Scotch Village | Hants | Windsor | 200 |
| Scotsburn | Pictou | Pictou | 100 |
| Shag Harbor | Shelburne | See Shelburne | 50 |
| Sheet Harbor | Halifax | Halifax | 400 |
| SHELBURNE | Shelburne | Hon. W. A. White, (Q.C.) & Blanchard | 1,500 |
| Sherbrooke | Guysboro | Guysboro | 500 |
| Ship Harbor | Halifax | Halifax | 100 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Shubenacadie | Colchester & Hants | Truro | 500 |
| Somerset | Kings | Kentville | 200 |
| Southampton | Cumberland | Amherst | 200 |
| South Maitland | Hants | Truro | 300 |
| South River Lake | Guysboro | Port Hawkesbury | 100 |
| S.-W. Margaree | Inverness | Port Hood | 160 |
| Spencer Island | Cumberland | Parrsborro | 100 |
| Springfield | Annapolis | See Annapolis | 200 |
| Spring Hill | Cumberland | A. W. Foster | 4,000 |
| Springville | Pictou | New Glasgow | 300 |
| Spry Bay | Halifax | Halifax | 200 |
| Stellarton | Pictou | See N. Glasgow or Westv'le | 2,000 |
| Strathlorne | Inverness | J. L. McDougall | 450 |
| Summerville | Hants | Windsor | 160 |
| Sunny Brae | Pictou | New Glasgow | 200 |
| Sutherland's River or Wentworth Gr't | Pictou | New Glasgow | 160 |
| SYDNEY | Cape Breton | Chisholme, Q.C., & Crow | 3,500 |
| Sydney Mines | " " | Sydney | 2,500 |
| Tangier | Halifax | Halifax | 900 |
| Tatamagouche | Colchester | Truro | 550 |
| Terence Bay | Halifax | Halifax | 160 |
| Thomson | Cumberland | Amherst | 500 |
| Thorburn | Pictou | New Glasgow | 500 |
| Tidnish | Cumberland | Amherst | 300 |
| Tiverton | Digby | See Digby | 250 |
| Torbrook | Annapolis | See Middleton | 300 |
| Trenton | Pictou | New Glasgow | 500 |
| TRURO | Colchester | Campbell, Q.C., & Campbell | 5,000 |
| Tusket | Yarmouth | See Yarmouth | 500 |
| Upper Musquodoboit | Cumberland | Truro | 200 |
| Upper Rawdon | Hants | Windsor | 350 |
| Upper Stewiacke | Colchester | Truro | 250 |
| Victoria Mines | Cape Breton | Sydney | 350 |
| Wallace | Cumberland | Amherst | 500 |
| Walton | Hants | Windsor | 600 |
| Waterville | Kings | Kentville | 600 |
| Waverley | Halifax | Halifax | 600 |
| Welsford | Pictou | Pictou | 60 |
| Wentworth Sta. | Cumberland | Acadia Mines | 100 |
| West Bay | Inverness | See St. Peters | 200 |
| West Jeddore | Halifax | Halifax | 200 |
| West LaHave | Lunenburg | See Bridgewater | 300 |
| W. Newdy Quoddy | Halifax | Halifax | 250 |
| Westport | Digby | See Weymouth | 600 |
| West River Sta. | Pictou | Pictou | 200 |
| Westville | Pictou | S. G. Robertson | 3,000 |
| Weymouth Bridge | Digby | J. A. Grierson | 500 |
| Whitehead | Guysboro | Guysboro | 350 |
| Whycocomagh | Inverness | See Judique | 500 |
| Wilmot | Annapolis | See Middleton | 200 |
| WINDSOR | Hants | W. M. Christie | 3,000 |
| Wolfville | Kings | J. W. Wallace | 1,000 |
| Woods Harbour | Shelburne | See Shelburne | ..... |
| YARMOUTH | Yarmouth | Cornning, Q.C., & Chipman | 7,000 |

## COMMERCIAL LAWS.

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## LAWS OF NOVA SCOTIA.

**Arrests.**—Plaintiff must swear to the indebtedness, nature of the claim, and that he has probable cause for believing that defendant is going away, and that he fears that unless defendant is arrested, the debt will be lost. Amount in County Court action must not be less than $20.00, and in the Supreme Court, $80.00.

**Assignments.**—Preferential as well as general assignments for the benefit of creditors, when made "bona fide" and not tainted, with fraud are good and valid.

**Attachments.**—An affidavit of cause of action must be made stating that defendant is absent or absconding from the province.

**Bills of Sale and Chattel Mortgage** must be filed (or sworn copies thereof), with a Registrar of Deeds where made, accompanied by an affidavit showing transactions to be "bona fide," to take effect from filing only.

**Commercial Travellers.**—Certain cities and towns impose a tax under their respective By-laws which are not generally enforced.

**Dower.**—Widow is entitled to one-third interest in the real estate of her husband.

**Execution** may issue immediately after judgment, remains in force for one year, and must be renewed each year.

**Exemptions.**—Wearing apparel and household furniture to the value of $30.00, one cow, two sheep, one hog, food for thirty days, and fuel and food for family for thirty days, not exceeding $40.00, ten volumes of religious books.

**Garnishment.**—Any person having a judgment may, upon making affidavit, obtain an order for attachment of any debt due the judgment debtor.

**Insolvent Laws.**—There are none.

**Interest.**—Legal rate is 6%, but a contract may be made in writing for any rate not exceeding 7% when the security is real estate, or 10% where security is personal property or responsibility.

**Limitation of Actions.**—On all contracts not under seal, six years, judgments and contracts under seal, twenty years.

**Promissory Notes and Bills of Exchange.**—Three days of grace allowed. In case non-payment, must be protested to hold endorser.

**Married Women** under the Act may carry on separate business and hold separate estate.

**Replevin.**—Personal property may be replevied under order upon an affidavit showing that person claiming the property is the owner or entitled to possession, and is unjustly detained from him, giving value of property.

**Statute of Frauds.**—Interest in lands can be created by writing only, except leases not exceeding three years. No action can be brought to charge an executor or defendant to answer for the debt, default and miscarriage of another unless something in writing. No contract for sale of goods worth $40.00 or upwards good unless in writing, except there be partial delivery or part payment.

London Office.

# ONTARIO.

COUNTIES, AND COUNTY TOWNS.

| *County.* | *County Town.* | *Pop'n.* |
|---|---|---|
| Addington | Napanee | 28,000 |
| Algoma District | Sault Ste. Marie | 41,000 |
| Brant | Brantford | 40,500 |
| Bruce | Walkerton | 66,000 |
| Carleton | Ottawa | 67,500 |
| Dufferin | Orangeville | 20,000 |
| Dundas | Morrisburg | 21,000 |
| Durham | Port Hope, E.R.<br>Bowmanville, W. R. | 21,000 |
| Elgin | St. Thomas | 51,000 |
| Essex | Sandwich | 55,800 |
| Frontenac | Kingston | 33,800 |
| Glengarry | Alexandria | 22,500 |
| Grenville | Prescott | 26,500 |
| Grey | Owen Sound, N. R.<br>Durham, S. R. | 75,500 |
| Haldimand | Cayuga | 16,500 |
| Halton | Milton | 22,000 |
| Hastings | Belleville | 62,000 |
| Huron | Goderich | 58,500 |
| Kent | Chatham | 31,500 |
| Lambton | Sarnia | 48,000 |
| Lanark | Almonte | 31,200 |
| Leeds | Brockville | 38,500 |
| Lennox | Napanee | 15,000 |
| Lincoln | St. Catharines | 22,000 |
| Middlesex | London | 102,800 |
| Muskoka District | Bracebridge | 26,600 |
| Nipissing District | North Bay | 14,200 |
| Norfolk | Simcoe | 37,500 |
| Northumberland | Coburg, W. R., Colborne E. R. | 37,000 |
| Ontario | Whitby | 58,700 |
| Oxford | Woodstock | 49,000 |
| Peel | Brampton | 31,000 |
| Perth | Stratford, N. R.<br>St. Marys, S. R. | 46,500 |
| Peterboro' | Peterboro | 38,000 |
| Prescott | L'Orignal | 24,300 |
| Prince Edward | Picton | 19,000 |
| Renfrew | Pembroke | 46,800 |
| Russell | Russell | 32,000 |
| Simcoe | Barrie | 85,000 |
| Stormont | Cornwall | 27,500 |
| Victoria | Lindsay | 37,500 |
| Waterloo | Berlin | 50,500 |
| Welland | Welland | 40,500 |
| Wellington | Guelph, S. R., Arthur, N. R. | 73,000 |
| Wentworth | Hamilton | 80,500 |
| York | Toronto | 278,550 |

The following is the list of the Correspondents secured by the Standard Mercantile Agency for this Province.

The names in capital letters are the county towns for the respective counties.

## NOTE.

In places where there is no local Correspondent, the Agency has endeavored for the convenience of the Subscriber to give the nearest and most convenient place thereto where a Correspondent will be found, but the Subscriber is not restricted in such cases to the Correspondent mentioned by us as being the nearest and most convenient, but may apply to any other Correspondent of the Agency in the neighborhood, from whom he will receive the same reliable information, and his business the same careful attention, as if made to the particular Correspondent referred to by the Agency.

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Abertoyle | Wellington | See Guelph | 150 |
| Actinolite | Hastings | " Tweed | 150 |
| Acton | Halton | A. J. McKinnon | 1,500 |
| Addison | Leeds | See Brockville | 150 |
| Admaston | Renfrew | " Renfrew | 150 |
| Adolphustown | Lennox | " Napanee | 175 |
| Ailsa Craig | Middlesex | Meredith, Cameron & Co. | 700 |
| Air Line Junc. | Welland | See Welland | 100 |
| Alberton | Wentworth | " Hamilton | 100 |
| ALEXANDRIA | Glengarry | Macdonell & Castello | 1,500 |
| Alfred | Prescott | See L'Orignal | 300 |
| Algonquin | Grenville | " Brockville | 100 |
| Allanburg | Midland | " Thorold | 150 |
| Allenford | Bruce | " Tara | 300 |
| Allensville | Victoria | " Bracebridge | 200 |
| Allenwood | Simcoe | " Elmvale | 50 |
| Alliston | Simcoe | McCarthy, Pepler & Co. | 2,000 |
| Alma | Wellington | See Drayton | 175 |
| ALMONTE | Lanark | Jamieson & Greig | 3,500 |
| Alton | Peel | See Orangeville | 600 |
| Altona | Ontario | " Stouffville | 100 |
| Alvinston | Lambton | Hanna & Burnham | 1,200 |
| Ameliasburg | Prince Edward | See Belleville | 250 |
| Amherstburg | Essex | D. R. Davis | 2,300 |
| Ancaster | Wentworth | See Hamilton | 300 |
| Andrewsville | Lanark | " Merrickville | 100 |
| Angus | Simcoe | " Barrie | 250 |
| Annan | Grey | " Owen Sound | 100 |
| Antrim | Carleton | " Arnprior | 100 |
| Appin | Middlesex | " Glencoe | 200 |
| Apple Hill | Glengarry | " Alexandria | 300 |
| Appleton | Lanark | " Carleton Place | 250 |
| Arden | Frontenac | " Tweed | 800 |
| Argyle | Victoria | " Woodville | 50 |
| Arkell | Wellington | " Guelph | 125 |
| Arkona | Lambton | " Parkhill | 450 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Arkwright | Bruce | See Tara | 125 |
| Arner | Essex | " Kingsville | 150 |
| Arnprior | Renfrew | Thompson & Hunt | 4,000 |
| Arthur | Wellington | M. Wilkins | 1,500 |
| Ashton | Carleton | See Carleton Place | 400 |
| Athens | Leeds | | 1,000 |
| Atherley | Ontario | See Orillia | 150 |
| Attercliffe | Lincoln | " Dunnville | 200 |
| Atwood | Perth | " Listowel | 600 |
| Aultsville | Stormont | " Morrisburg | 400 |
| Aurora | York | Robinson & Lennox | 2,000 |
| Avening | Simcoe | See Alliston | 200 |
| Avon | Stormont | " Chesterville | 500 |
| Avonton | Perth | " Stratford | 100 |
| Aylmer | Elgin | Miller & Backhouse | 2,000 |
| Ayr | Waterloo | See Galt | 1,000 |
| Ayton | Grey | " Harriston | 500 |
| Baden | Waterloo | " New Hamburg | 750 |
| Bailieboro' | Durham | " Millbrook | 250 |
| Balderson | Lanark | " Perth | 100 |
| Ballantrae | York | " Stouffville | 100 |
| Bannockburn | Hastings | " Madoc | 100 |
| Bancroft | Hastings | See Marmora | 100 |
| BARRIE | Simcoe | McCarthy, Pepler & Co. | 5,000 |
| Barriefield | Frontenac | See Kingston | 500 |
| Bath | Lennox | F. W. Armstrong, C. D. C. | 600 |
| Battersea | Frontenac | See Kingston | 300 |
| Bayfield | Huron | " Clinton | 800 |
| Beechburg | Renfrew | " Pembroke | 300 |
| Beechville | Oxford | " Woodstock | 500 |
| Beamsville | Lincoln | " St. Catharines | 700 |
| Bear Brook | Russell | " Ottawa | 200 |
| Beaverton | Ontario | T. E. Godson | 1,000 |
| Beeton | Simcoe | McCarthy, Pepler & Co. | 900 |
| Belfountain | Peel | See Orangeville | 400 |
| Belgrave | Huron | " Wingham | 200 |
| Belle River | Essex | " Walkerville | 700 |
| BELLEVILLE | Hastings | Clute, Williams & Morden, Solicitors for Dominion Bank. J. F. Wills. F. E. O'Flynn (Sol. for O'Flynn & Sons, Bankers) | 10,000 |
| Bell's Corners | Carleton | See Ottawa | 175 |
| Belmonte | Elgin & Middlesex | " St. Thomas | 350 |
| Belmore | Huron | " Wingham | 200 |
| Belwood | Wellington | " Fergus | 300 |
| Benmiller | Huron | " Goderich | 150 |
| Berkeley | Grey | " Markdale | 50 |
| BERLIN | Waterloo | Miller & Sims | 9,000 |
| Bervie | Bruce | See Kincardine | 200 |
| Berwick | Stormont | " Chesterville | 125 |
| Bethany | Durham | " Millbrook | 450 |
| Billing's Bridge | Carleton | " Ottawa | 200 |
| Binbrook | Wentworth | " Caledonia | 150 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Bishop's Mills | Grenville | See Merrickville | 150 |
| Blackstock | Durham | " Bowmanville | 75 |
| Blair | Waterloo | " Preston | 175 |
| Blenheim | Kent | R. L. Gosnell | 1,750 |
| Blind River | Algoma Dist. | See Sault Ste. Marie | 250 |
| Bloomfield | Prince Edward | " Picton | 500 |
| Bloomsburg | Norfolk | " Simcoe | 200 |
| Bluevale | Huron | " Wingham | 300 |
| Blyth | Huron | A. S. Dickson | 1,100 |
| Blytheswood | Essex | See Leamington | 75 |
| Bobcaygeon | Victoria | McLaughlin & McDiarmid | 1,000 |
| Bognor | Grey | See Chatsworth | 100 |
| Bolton | Peel | " Brampton | 750 |
| Bondhead | Simcoe | " Bradford | 450 |
| Bornholm | Perth | " Mitchell | 75 |
| Boston | Norfolk | " Waterford | 250 |
| Bothwell | Kent | W. R. Hickey | 1,100 |
| Bowmanville | Durham | J. K. Galbraith | 3,500 |
| BRACEBRIDGE | Muskoka | Mahaffy & Ashworth | 3,000 |
| Bracondale | York | " Toronto | 300 |
| Bradford | Simcoe | M. & A. E. Scanlon | 1,100 |
| Bradshaw | Lambton | See Petrolea | 100 |
| Braeside | Renfrew | " Arnprior | 450 |
| BRAMPTON | Peel | W. H. McFadden | 3,500 |
| Branchton | Waterloo | See Galt | 150 |
| BRANTFORD | Brant | A. J. Wilkes | 16,000 |
| Brechin | Ontario | See Beaverton | 250 |
| Breslau | Waterloo | " Berlin | 200 |
| Bridgeburg | Welland | " Welland | 1,400 |
| Bridgenorth | Peterboro | | 200 |
| Bridgeport | Waterloo | See Waterloo | 200 |
| Brigden | Lambton | " Petrolea | 700 |
| Bright | Oxford | " Woodstock | 450 |
| Brighton | Northumberland | Jas. W. Gordon | 1,500 |
| Brinston's Cor. | Dundas | See Iroquois | 75 |
| BROCKVILLE | Leeds | Brown & Fraser | 9,050 |
| Broadhagen | Perth | See Mitchell | 75 |
| Bronte | Halton | " Burlington | 300 |
| Brooklin | Ontario | " Whitby | 300 |
| Brougham | Ontario | " " | 250 |
| Brownsville | Oxford | " Tilsonburg | 300 |
| Brucefield | Huron | " Clinton | 300 |
| Bruce Mines | Algoma | " Sault Ste. Marie | 300 |
| Brudenell | Renfrew | " See Eganville | 200 |
| Brussels | Huron | W M. Sinclair | 1,450 |
| Bryanston | Middlesex | See London | 200 |
| Bullocks Cor. | Wentworth | " Dundas | 150 |
| Burford | Brant | " Brantford | 700 |
| Burgessville | Oxford | " Norwich | 300 |
| Burk's Falls | Parry Sound Dist. | S. T. Evans | 700 |
| Burlington | Halton | E. H. Cleaver | 1,500 |
| Burnstown | Renfrew | See Arnprior | 150 |
| Burritt's Rapids | Grenville | " Merrickville | 250 |
| Buttonville | York | " Markham | 150 |
| Byng | Haldimand | " Dunnville | 200 |
| Byron | Middlesex | " London | 150 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Cainsville | Brant | See Brantford | 300 |
| Caintown | Leeds | " See Brockville | 200 |
| Caistorville | Lincoln | " Cayuga | 100 |
| Calabogie | Renfrew | " Arnprior | 400 |
| Caledon | Peel | " Orangeville | 200 |
| Caledon East | Peel | " " | 400 |
| Caledonia | Haldimand | John McKean | 1,000 |
| Callender | Parry Sound Dis. | See North Bay | 300 |
| Cambray | Victoria | " Lindsay | 175 |
| Camden East | Addington | " Napanee | 600 |
| Camlachie | Lambton | " Sarnia | 250 |
| Cambellcroft | Durham | Port Hope or Midland | 150 |
| Campbellford | Northumberland | A. L. Colville | 2,500 |
| Campbellville | Halton | See Milton | 200 |
| Campden | Lincoln | " St. Catharines | 175 |
| Canaan | Russell | " Ottawa | 150 |
| Canfield | Haldimand | " Cayuga | 150 |
| Cannifton, | Hastings | " Belleville | 300 |
| Cannington | Ontario | R. M. Noble | 1,200 |
| Cardinal | Grenville | See Iroquois | 1,000 |
| Carleton Place | Lanark | Patterson & Findlay | 4,700 |
| Carlisle | Middlesex | See Ailsa Craig | 250 |
| Carlisle | Wentworth | " Hamilton | 200 |
| Carp | Carleton | Ottawa or Carleton Pla. | 250 |
| Carthage | Perth | See Listowel | 100 |
| Castleton | Northumberland | " Colborne | 450 |
| Cataract | Peel | " Orangeville | 200 |
| Cataraqui | Frontenac | " Kingston | 300 |
| Cathcart | Brant | Brantford or Paris | 150 |
| Cavanville | Durham | See Millbrook | 200 |
| CAYUGA | Haldimand | T. A. Snider | 1,000 |
| Cedardale | Ontario | See Oshawa | 400 |
| Cedar Grove | York. | " Markham | 250 |
| Cedar Springs | Kent | " Blenheim | 200 |
| Centralia | Huron | " Essex | 200 |
| Centreville | Addington | " Napanee | 300 |
| Chantry | Leeds | " Westport | 400 |
| Chapleau | Algoma District | | 600 |
| CHATHAM | Kent | Scane, Houston, Stone, Scane | 10,000 |
| Chatsworth | Grey | John McDonald, C.D.C. | 500 |
| Cheapside | Haldimand | See Jarvis | 200 |
| Cheltenham | Peel | " Brampton | 275 |
| Chepstowe | Bruce | " Walkerton | 100 |
| Cherry Valley | Prince Edward | " Picton | 200 |
| Chesley | Bruce | C. J. Mickle | 1,750 |
| Chesterville | Dundas | W. B. Lawson | 800 |
| Chippewa | Welland | See Niagara Falls | 800 |
| Churchville | Peel | " Brampton | 100 |
| Chute a Blondeau | Prescott | " L'Orignal | 400 |
| Clandeboye | Middlesex | " Lucan | 375 |
| Claremont | Ontario | " Stouffville | 500 |
| Clarence | Russell | " Ottawa | 175 |
| Clarence Creek | " | " " | 200 |
| Clarksburg | Grey | " Meaford | 800 |
| Clayton | Lanark | " Almonte | 175 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Clear Creek | Norfolk | See Port Dover | 100 |
| Clifford | Wellington | " Harriston | 900 |
| Clinton | Huron | Wm. Brydone | 2,700 |
| Cobden | Renfrew | See Renfrew | 700 |
| Coboconk | Victoria | " Fenelon Falls | 600 |
| COBOURG | Northumberland | A. J. Armstrong | 5,000 |
| Codrington | " | See Brighton | 200 |
| Coe Hill | Hastings | " Madoc | 150 |
| Colborne | Northumberland | Frank L. Webb | 1,200 |
| Coldwater | Simcoe | J. C. Brokovski | 700 |
| Coldbrook | Addington | See Napanee | 200 |
| Collingwood | Simcoe | Henry Robertson | 5,000 |
| Collins Bay | Frontenac | See Kingston | 200 |
| Columbus | Ontario | " Oshawa | 350 |
| Comber | Essex | J. I. Poole | 700 |
| Combermere | Renfrew | See Renfrew | 100 |
| Conestogo | Waterloo | " Waterloo | 400 |
| Conn | Wellington | " Mt. Forest | 100 |
| Consecon | P. E. Island | " Trenton | 600 |
| Cookstown | Simcoe | " Beeton | 600 |
| Cooksville | Peel | " Streetsville | 400 |
| Copleston | Lambton | " Petrolea | 300 |
| Copper Cliff | Algoma Dst. | " Sudbury | 500 |
| Corbetton | Dufferin | " Dundalk | 200 |
| Corinth | Elgin | " Tilsonburg | 200 |
| CORNWALL | Stormont | McLennan, Liddle & Clyne | 6,000 |
| Corunna | Lambton | See Sarnia | 300 |
| Cottam | Essex | " Essex | 175 |
| Courtland | Norfolk | " Tilsonburg | 300 |
| Courtright | Lambton | Sarnia | 600 |
| Cranbrook | Huron | " Brussels | 250 |
| Crediton | " | " Exeter | 1,000 |
| Creemore | Simcoe | McCarthy, Pepler & Co. | 800 |
| Crysler | Stormont | See Chesterville | 300 |
| Culloden | Oxford | See Tilsonburg | 200 |
| Cumberland | Russell | " Ottawa | 300 |
| Curran | Prescott | " L'Orignal | 300 |
| Dacre | Renfrew | " Renfrew | 150 |
| Dalkeith | Glengarry | " Alexandria | 175 |
| Dashwood | Huron | " Clinton | 500 |
| Delaware | Middlesex | " London | 300 |
| Delhi | Norfolk | " Simcoe | 850 |
| Delta | Leeds | " Newboro' | 500 |
| Demorestville | Prince Edward | " Picton | 200 |
| Desboro' | Grey | " Chatsworth | 100 |
| Deseronto | Hastings | G. A. Deroche | 3,400 |
| Dickinson Lan. | Stormont | See Cornwall | 300 |
| Dixie | Peel | " Streetsville | 200 |
| Dominionville | Glengarry | " Alexandria | 250 |
| Doncaster | York | " Toronto | 250 |
| Doon | Waterloo | " Galt | 500 |
| Dorchester Sta. | Middlesex | " London | 300 |
| Douglas | Renfrew | " Eganville | 500 |
| Dover South | Kent | " Chatham | 150 |
| Drayton | Wellington | E. W. Drew | 1,000 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Dresden | Kent | Geo. E. Weir | 2,000 |
| Dromore | Grey | See Mt. Forest | 150 |
| Drumbo | Oxford | " Paris | 700 |
| Dryden | Rainy River | " Wabigoon | 400 |
| Duart | Kent | " Bothwell | 400 |
| Dublin | Perth | " Seaforth | 350 |
| Dunbar | Dundas | " Chesterville | 150 |
| Dunchurch | P. S. District | " Burk's Falls | 200 |
| Dundalk | Grey | Lucas, Wright & Batson | 750 |
| Dundas | Wentworth | H. C. Gwyn | 3,600 |
| Dungannon | Huron | See Goderich | 300 |
| Dunnville | Haldimand | W. D. Swayze | 1,800 |
| Duntroon | Simcoe | See Collingwood | 175 |
| Dunvegan | Glengarry | " Alexandria | 250 |
| Durham | Grey | J. P. Telford | 1,300 |
| Dutton | Elgin | St. Clair Leitch | 1,000 |
| Easton's Corners | Grenville | See Merrickville | 350 |
| Eden | Elgin | " Tilsonburg | 175 |
| Eden Mills | Wellington | " Guelph | 150 |
| Edgington | P. S. District | " Parry Sound | 150 |
| Eganville | Renfrew | W. Lawson | 900 |
| Egmondville | Huron | See Seaforth | 800 |
| Elgin | Leeds | " Westport | 300 |
| Elginburg | Frontenac | " Kingston | 200 |
| Elmira | Waterloo | Ferguson & Reade | 1,200 |
| Elmvale | Simcoe | W. F. W. Lent | 700 |
| Elmwood | Bruce | See Chesley | 350 |
| Elora | Wellington | Edward Burns | 1,600 |
| Embro | Oxford | Jas. Munroe | 600 |
| Embrum | Russell | See Chesterville | 450 |
| Emsdale | Parry Sound | " Huntsville | 300 |
| Enniskillen | Durham | See Bowmanville | 175 |
| Ennismore | Peterborough | " Peterboro' | 175 |
| Enterprise | Addington | " Napanee | 400 |
| Erin | Wellington | W. McDowell | 700 |
| Ernestown | Lennox | See Napanee | 200 |
| Essex | Essex | E. A. Wismer | 1,500 |
| Ethel | Huron | See Brussels | 250 |
| Eugenia | Grey | " Flesherton | 175 |
| Everett | Simcoe | " Alliston | 200 |
| Everton | Wellington | " Guelph | 200 |
| Exeter | Huron | Dickson & Carling | 1,850 |
| Fall Brook | Lanark | See Lanark | 120 |
| Fallowfield | Carleton | " Ottawa | 150 |
| Farron's Point | Stormont | " Morrisburg | 400 |
| Fenelon Falls | Victoria | F. A. McDermid | 1,400 |
| Fenwick | Welland | See Welland | 100 |
| Fergus | Wellington | Munroe & Kilgour | 1,600 |
| Feversham | Grey | See Flesherton | 100 |
| Fingal | Elgin | " St. Thomas | 600 |
| Fitzroy Harb' | Carleton | " Arnprior | 250 |
| Flesherton | Grey | Lucas, Wright & Batson | 500 |
| Flinton | Addington | W. H. Perry | 200 |
| Floradale | Waterloo | See Elmira | 200 |
| Florence | Lambton | " Bothwell | 400 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Fonthill | Welland | See Welland | 250 |
| Fordwich | Huron | " Harriston | 500 |
| Forest | Lambton | W. J. Porte | 2,500 |
| Foresters' Falls | Renfrew | See Renfrew | 175 |
| Formosa | Bruce | " Mildmay | 500 |
| Fort Erie | Welland | H. R. Morwood | 800 |
| Fort Francis | Rainy River | W. J. Keating | 200 |
| Fort William | Algoma | F. R. Morris | 3,000 |
| Fournier | Prescott | L'Original | 200 |
| Foxborough | Hastings | See Stirling | 300 |
| Frankford | " | " Trenton | 400 |
| Franktown | Lanark | " Carleton Place | 125 |
| Frankville | Leeds | " Brockville | 250 |
| Freelton | Wentworth | " Dundas | 250 |
| Frome | Elgin | " St. Thomas | 100 |
| Fullerton | Perth | " Mitchell | 250 |
| Galt | Waterloo | W. D. Card | 8,000 |
| Gananoque | Leeds | Jas. C. Ross | 3,800 |
| Garden Hill | Durham | See Port Hope | 250 |
| Georgetown | Halton | G. W. Goodwillie | 1,550 |
| Glammis | Bruce | See Kincardine | 250 |
| Glanworth | Middlesex | " St. Thomas | 175 |
| Glen Allan | Wellington | " Elmira | 400 |
| Glencoe | Middlesex | Stuart, Stuart & Ross | 1,500 |
| Glen Morris | Brant | See Paris | 300 |
| Glen Robertson | Glengarry | " Alexandria | 250 |
| Glen Williams | Halton | " Georgetown | 400 |
| GODERICH | Huron | Garrow(Q.C.)&Proudfoot | 3,500 |
| Golden Lake | Renfrew | See Eganville | 175 |
| Goodwood | Ontario | " Stouffville | 300 |
| Gore Bay | Algoma Dist | R. R. McKissock | 600 |
| Gorrie | Huron | See Harriston | 600 |
| Grafton | Northumberland | " Cobourg | 400 |
| Grand Valley | Dufferin | J. A. V. Preston | 900 |
| Granton | Middlesex | See Lucan | 400 |
| Gravenhurst | Muskoka | H. H. Ardagh | 1,900 |
| Greenbank | Ontario | See Uxbridge | 150 |
| Greenfield | Glengarry | " Alexandria | 175 |
| Greensville | Wentworth | " Dundas | 175 |
| Greenwood | Ontario | " Whitby | 175 |
| Grimsby | Lincoln | " Hamilton or St. Cath. | 900 |
| GUELPH | Wellington | McDonald & Drew | 11,000 |
| Hagersville | Haldimand | S. E. Lindsay | 1,000 |
| Haliburton | Peterboro' | See Fenelon Falls | 400 |
| Hallville | Dundas | " Kemptville | 150 |
| **Hamilton** | **Wentworth** | **Standard Mercantile Agency, Limited, Herbert Morgan, Local Agent** | **49,000** |
| Hampton | Durham | See Bowmanville | 300 |
| Hanover | Grey and Bruce | " Walkerton | 1,600 |
| Harrietsville | Middlesex | " St. Thomas | 150 |
| Harrington | Oxford | " St. Mary's | 125 |
| Harrisburg | Brant | " Brantford | 300 |
| Harriston | Wellington | A. G. Campbell | 1,700 |
| Harrow | Essex | See Kingsville | 500 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Harrowsmith | Frontenac | See Kingston | 300 |
| Hartford | Norfolk | " Hagersville | 150 |
| Hartington | Addington | " Kingston | 200 |
| Harwood | Northumberland | " Cobourg | 300 |
| Hastings | Northumberland | " Norwood | 1,000 |
| Havelock | Peterboro' | " " | 900 |
| Hawkesbury | Prescott | H. W. Lawlor | 2,800 |
| Hawkestone | Simcoe | See Orillia | 400 |
| Hawkesville | Waterloo | " Waterloo | 250 |
| Haysville | " | " New Hamburgh | 250 |
| Heathcote | Grey | " Meaford | 175 |
| Heidelburg | Waterloo | " Waterloo | 350 |
| Hensall | Huron | H. J. D. Cook | 1,000 |
| Hepworth | Bruce | See Wiarton | 750 |
| Hespeler | Waterloo | " Preston | 2,250 |
| Highgate | Kent | " Thamesville | 300 |
| Highland Creek | York | " Whitby | 200 |
| Hillsburgh | Wellington | " Fergus | 400 |
| Hillsdale | Simcoe | " Elmvale | 500 |
| Hintonburgh | Carleton | " Ottawa | 500 |
| Holland Centre | Grey | " Chatsworth | 150 |
| Holland Landing | York | " Newmarket | 300 |
| Holstein | Grey | " Mt. Forest | 350 |
| Hopeville | Grey | " Dundalk | 175 |
| Horning's Mills | Dufferin | " Shelburne | 300 |
| Humberstone | Welland | " Welland | 400 |
| Huntley | Carleton | " Almonte | 350 |
| Huntsville | Muskoka Dist. | D. M. Grant | 1,500 |
| Huttonville | Peel | See Brampton | 200 |
| Ilderton | Middlesex | " London | 200 |
| Ingersoll | Oxford | Hegler & Hegler | 5,000 |
| Inglewood | Peel | See Brampton | 400 |
| Inkerman | Dundas | " West Winchester | 300 |
| Innerkip | Oxford | " Woodstock | 200 |
| Innisville | Lanark | " Lanark | 200 |
| Inverary | Frontenac | " Kingston | 150 |
| Inwood | Lambton | " Alvinston | 350 |
| Iona | Elgin | " St. Thomas | 200 |
| Iroquois | Dundas | A. E. Overall | 1,250 |
| Janetville | Durham | See Lindsay | 150 |
| Jarvis | Haldimand | J. Y. Murdock | 800 |
| Jasper | Grenville | See Merrickville | 200 |
| Jerseyville | Wentworth | " Brantford | 200 |
| Jordan | Lincoln | " St. Catharines | 200 |
| Kars | Carleton | " Kemptville | 175 |
| Kerney | Parry Sound Dist. | " Emsdale | 300 |
| Keene | Peterboro' | " Peterboro' | 450 |
| Keewatin | Rainy River Dist. | " Wabigoon | 1,500 |
| Kemptville | Grenville | French (Q.C.) & Allan | 1,500 |
| Kendal | Durham | See Newcastle | 175 |
| Kent Bridge | Kent | " Thamesville | 175 |
| Kerwood | Middlesex | " Strathroy | 250 |
| Keswick | York | " Sutton | 150 |
| Kettleby | York | " Newmarket | 150 |
| Kilbride | Halton | " Milton | 150 |
| Killaloe | Renfrew | " Eganville | 100 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Killarney | Algoma District | See Gore Bay | 300 |
| Kimberley | Grey | " Markdale | 175 |
| Kinburn | Carlton | " Arnprior | 200 |
| Kincardine | Bruce | W. C. Loscombe | 2,700 |
| King | York | See Aurora or Toronto | 325 |
| KINGSTON | Frontenac | Britton(Q.C.) & Whiting | 21,000 |
| Kingsville | Essex | W. A. Smith | 1,500 |
| Kinloss | Bruce | See Lucknow | 175 |
| Kinmount | Victoria | " Fenelon Falls | 400 |
| Kintail | Huron | " Goderich | 100 |
| Kintore | Oxford | " London | 150 |
| Kippen | Huron | " Exeter | 200 |
| Kirkfield | Victoria | " Woodville | 300 |
| Kirkton | Huron and Perth | " Exeter or St. Marys | 200 |
| Kleinburg | York | " Toronto | 350 |
| Komoka | Middlesex | " London | 275 |
| Laggan | Glengarry | " Alexandria | 175 |
| Lakefield | Peterboro' | " Peterboro' | 1,500 |
| Lakelet | Huron | " Harriston | 200 |
| Lakeport | Northumberland | " Colborne | 200 |
| L'Amable | Hastings | " Madoc | 100 |
| Lambeth | Middlesex | " London | 300 |
| Lambton Mills | York | " Toronto | 600 |
| Lanark | Lanark | " Perth | 1,000 |
| Lancaster | Glengarry | William Stewart | 700 |
| Langton | Norfolk | See Tilsonburg | 200 |
| Lansdowne | Leeds | " Gananoque | 400 |
| Laskay | York | " Stouffville | 175 |
| Lawrence Sts | Elgin | " St. Thomas | 150 |
| Leamington | Essex | A. T. Boles | 2,250 |
| Lafaivre | Prescott | See L'Orignal | 200 |
| Lefroy | Simcoe | " Bradford | 200 |
| LINDSAY | Victoria | McLaughlin & McDiarmid | 7,000 |
| Linwood | Waterloo | See Elmira | 500 |
| Lion's Head | Bruce | " Wiarton | 350 |
| Lisle | Simcoe | " Alliston | 200 |
| Listowel | Perth | F. R. Blewett | 3,000 |
| Little Britain | Victoria | See Lindsay | 400 |
| Little Current | Algoma District | R. R. McKissock | 900 |
| Lombardy | Leeds | See Smith's Falls | 250 |
| Londesboro' | Huron | " Blyth | 250 |
| **London** | **Middlesex** | **The Standard Mercantile Agency, Limited, O. Sydney Colbran, Local Agent** | **33,000** |
| Longford Mills | Ontario | See Orillia | 300 |
| Lonsdale | Hastings | " Deseronto | 175 |
| L'ORIGNAL | Prescott | Jno. Maxwell | 1,200 |
| Lotus | Durham | See Millbrook | 200 |
| Lowville | Halton | " Milton | 100 |
| Lucan | Middlesex | W. McDiamid | 950 |
| Lucknow | Bruce | P. Malcolmson | 1,450 |
| Lunenburg | Stormont | See Cornwall | 200 |
| Lyn | Leeds | " Brockville | 500 |
| Lynden | Wentworth | " Dundas | 500 |

| *Town* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Lyndhurst | Leeds | See Westport | 200 |
| Lynedoch | Norfolk | " Simcoe | 200 |
| Lyons | Elgin | " Aylmer | 100 |
| McDonald's Cors. | Lanark | " Perth | 150 |
| McKellar | Parry Sound | " Burk's Falls | 200 |
| McLaren's Depot | Addington | " Kingston | 150 |
| Maberly | Lanark | " Perth | 150 |
| Madoc | Hastings | J. E. O'Flynn, Head Office, Belleville | 1,400 |
| Magnetawan | Parry Sound | See Burk's Falls | 300 |
| Maidstone | Essex | " Essex | 150 |
| Maitland | Grenville | " Brockville | 200 |
| Mallorytown | Leeds | " Brockville | 400 |
| Malton | Peel | " Brampton | 300 |
| Malvern | York | " Markham | 200 |
| Manchester | Huron | " Blyth | 200 |
| Manchester | Ontario | " Port Perry | 205 |
| Manilla | Victoria, Ont. | " Cannington | 300 |
| Manitowaning | Algoma, Dis. | | 500 |
| Manotick | Carleton | " Medcalf | 700 |
| Maple | York | " Toronto | 400 |
| Marathon | Carleton | " Arnprior | 100 |
| Marden | Wellington | " Guelph | 200 |
| Markdale | Grey | Lucas, Wright & Batson | 900 |
| Markham | York | Alex. Mairs | 1000 |
| Marlbank | Hastings | See Napanee | 200 |
| Marmora | Hastings | S. J. Cooley | 600 |
| Marshville | Welland | See Welland | 100 |
| Martintown | Glengarry | " Lancaster | 400 |
| Mattawa | Nipissing Dist. | D. A. Dunlop | 2000 |
| Matsville | Glengarry | See Alexandria | 950 |
| Maxwell | Grey | " Flesherton | 100 |
| Maynooth | Hastings | " Marmora | 150 |
| Meadowvale | Peel | " Brampton | 300 |
| Meaford | Grey | G. T. Sutherland | 2000 |
| Melbourne | Middlesex | See Glencoe | 250 |
| Melville | Prince Edward | " Belleville | 100 |
| Merlin | Kent | " Tilbury | 200 |
| Merrickville | Grenville | A. E. Baker | 1,200 |
| Merriton | Lincoln | See St. Catharines | 1,900 |
| Metcalf | Carleton | McCracken, Henderson, Layton | 400 |
| Micksburg | Renfrew | See Pembroke | 75 |
| Middlemiss | Middlesex | " Glencoe | 200 |
| Middleport | Brant | " Brantford | 200 |
| Middleville | Lanark | " Perth | 200 |
| Midhurst | Simcoe | " Barrie | 250 |
| Midland | Simcoe | Bennett & Finlayson | 2,100 |
| Mildmay | Bruce | E. O. Swartz | 900 |
| Milford | Prince Edward | See Pictou | 250 |
| Millbank | Perth | " Stratford | 500 |
| Millbridge | Hastings | " Madoc | 200 |
| Millbrook | Durham | A. A. Smith | 1,000 |
| Mille Roches | Stormont | See Cornwall | |
| Mill Grove | Wentworth | " Dundas | |
| Mill Haven | Addington | " Bath | |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| MILTON | Halton | E. W. Boyd | 1,650 |
| Milverton | Perth | See Stratford | 700 |
| Mimico | York | " Toronto | 400 |
| Minden | Victoria | " Fenelon Falls | 300 |
| Mitchell | Perth | Dent & Thompson, Sols. for Merchant's Bank | 2,300 |
| Molesworth | Huron & Perth | Listowel or Brussels | 150 |
| Monckland St. | Stormont | See Cornwall | 75 |
| Monckton | Perth | " Mitchell | 200 |
| Mono Mills | Peel | " Orangeville | 200 |
| Mono Road | Peel | " " | 150 |
| Moorefield | Wellington | A. Malcolmson | 400 |
| Mooretown | Lambton | See Sarnia | 500 |
| Moose Creek | Stormont | " Alexandria | 400 |
| Moorwood | Dundas | " Chesterville | 400 |
| Morepath | Kent | " Ridgetown | 300 |
| MORRISBURGH | Dundas | Johnston & Bradfield | 1,900 |
| Morriston | Wellington | See Guelph | 500 |
| Morton | Leeds | " Gananoque | 300 |
| Moscow | Addington | " Napanee | 100 |
| Moulinette | Stormont | " Cornwall | 300 |
| Mountain | Dundas | " Kemptville | 100 |
| Mountain Grove | Addington | " Kingston | 100 |
| Mt. Albert | York | " Newmarket | 500 |
| Mt. Albion | Wentworth | " Hamilton | 175 |
| Mt. Brydges | Middlesex | " London or Strathroy | 400 |
| Mt. Elgin | Oxford | " Ingersoll | 175 |
| Mt. Forest | Wellington | W. C. Perry | 2,250 |
| Mt. Hope | Wentworth | See Hamilton | 200 |
| Mt. Pleasant | Brant | " Brantford | 475 |
| Mt. Pleasant | Durham | " Omemee | 200 |
| Mt. St. Patrick | Renfrew | " Renfrew | 100 |
| Muir Kirk | Kent | " Thamesville | 500 |
| Muncey | Middlesex | " London | 75 |
| Myrtle | Ontario | " Whitby | 100 |
| Nairn | Middlesex | " Ailsa Craig | 100 |
| Nanticoke | Haldimand | " Jarvis | 200 |
| NAPANEE | Lennox | Deroche & Madden | 4,000 |
| Napanee Mills | Addington | See Napanee | 350 |
| Napier | Middlesex | " Strathroy | 250 |
| Nassagaweya | Halton | " Milton | 75 |
| Navan | Russell | " Ottawa | 300 |
| Nelles Cor. | Haldimand | " Cayuga | 150 |
| Nelson | Halton | " Burlington | 100 |
| Neustadt | Grey | " Hanover | 800 |
| Newboro' | Leeds | " Westport | 500 |
| Newbridge | Huron | " Harriston | 150 |
| Newburgh | Addington | " Napanee | 800 |
| Newbury | Middlesex | " Glencoe | 600 |
| Newcastle | Durham | " Bowmanville | 700 |
| Newcomb Mills | Northumberland | " Brighton | 200 |
| New Dundee | Waterloo | " New Hamburg | 300 |
| New Durham | Brant | " Brantford | 150 |
| New Germany | Waterloo | " Berlin | 175 |
| New Hamburg | Waterloo | Wm. Millar | 1,300 |
| Newington | Stormont | See Chesterville | 300 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| New Lowell | Simcoe | See Barrie | 250 |
| Newmarket | York | W. C. Widdifield, Sol. for Ontario Bank | 2,500 |
| Newport | Brant | See Brantford | 175 |
| Newry | Perth | " Listowel | 100 |
| Newton | " | " " | 100 |
| Newton Brook | York | " Toronto | 250 |
| Newton Robinson | Simcoe | " Bradford | 175 |
| New Toronto | York | " Toronto | 200 |
| Niagara | Lincoln | " St. Catharines | 1,500 |
| Niagara Falls | Welland | W. M. German | 4,000 |
| Niagara Falls S | " | | 1,450 |
| Nile | Huron | See Goderich | 100 |
| Nilestown | Middlesex | " London | 200 |
| Nithburg | Perth | " Stratford | 100 |
| Nixon | Norfolk | " Simcoe | 200 |
| Nobleton | York | " Newmarket | 200 |
| Normandale | Norfolk | " Port Dover | 75 |
| North Augusta | Grenville | " Merrickville | 500 |
| NORTH BAY | Nipissing Dist | Browning & Leask | 2,500 |
| North Buxton | Kent | See Chatham | 100 |
| Northfield | Stormont | " Cornwall | 100 |
| North Gower | Carleton | " Kemptville | 300 |
| North Lancaster | Glengarry | " Lancaster | 300 |
| " Pelham | Welland | " St. Catharines | 75 |
| Northport | Prince Edward | " Picton | 275 |
| North Williamsb'g | Dundas | " Morrisburg | 300 |
| Northwood | Kent | " Chatham | 100 |
| Norval | Halton | " Georgetown | 400 |
| Norway | York | " Toronto | 300 |
| Norwich | Oxford | Thos. Brown | 1,250 |
| Norwood | Peterboro' | W. A. F. Campbell | 1,200 |
| Nottawa | Simcoe | See Collingwood | 300 |
| Oakland | Brant | " Brantford | 200 |
| Oakville | Halton | C. B. Patterson | 1,900 |
| Oakwood | Victoria | See Lindsay | 250 |
| Odessa | Addington | " Napanee | 700 |
| Oil City | Lambton | " Petrolea | 500 |
| Oil Springs | " | H. J. Dawson | 1,000 |
| Omemee | Victoria | See Lindsay | 800 |
| Onondaga | Brant | " Caledonia | 250 |
| ORANGEVILLE | Dufferin | Elgin Myers, Q.C | 3,000 |
| Orchard | Grey | See Mt. Forest | 200 |
| Orillia | Simcoe | McCarthy, Pepler & Co. | 5,000 |
| Orleans | Russell | See Ottawa | 250 |
| Ormond | Dundas | " Winchester | 150 |
| Orono | Durham | " Bowmanville | 800 |
| Orton | Wellington | " Fergus | 175 |
| Orwell | Elgin | " Aylmer | 300 |
| Osceola | Renfrew | " Renfrew | 200 |
| Osgoode Sta | Carleton | " Metcalf | 100 |
| Oshawa | Ontario | J. F. Grierson | 4,500 |
| OTTAWA | Carleton | McCrackern, Henderson & McGivern | 51,500 |
| Otterville | Oxford | See Norwich | 800 |
| OWEN SOUND | Grey | Kilbourn & Kilbourn | 8,500 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Oxford Mills | Grenville | See Kemptville | 500 |
| Oznabruck Centre | Stormont | " Cornwall | 400 |
| Paisley | Bruce | " Hecton Cowan | 1,300 |
| Pakenham | Lanark | See Almonte | 650 |
| Palermo | Halton | " Oakville | 100 |
| Palgrave | Peel | " Tottenham | 175 |
| Palmerston | Wellington | Drew & Downs | 2,100 |
| Paris | Brant | Frank Smoke | 3,100 |
| Park Head | Bruce | See Wiarton | 100 |
| Park Hill | Middlesex | Thos. O'Brien | 1,700 |
| Parry Sound | Parry Sound | W. L. Haight | 2,500 |
| Pefferlaw | York | See Cannington | 200 |
| Pelee Island | Essex | " Leamington | 700 |
| PEMBROKE | Renfrew | DeLahaye & Reeves | 5,000 |
| Pendleton | Prescott | See L'Orignal | 200 |
| Penetanguishene | Simcoe | A. B. Thompson | 2,300 |
| Perth | Lanark | J. A. Allen | 3,500 |
| PETERBORO' | Peterboro' | Stratton & Hall | 12,500 |
| Petersburgh | Waterloo | See Berlin | 200 |
| Petrolea | Lambton | H. J. Dawson | 5,000 |
| Phelpston | Simcoe | See Barrie | 150 |
| Phillipsburg West | Waterloo | " New Hamburgh | 100 |
| Phillipsville | Leeds | " Westport | 300 |
| Pickering | Ontario | " Whitby | 1,000 |
| PICTON | Prince Edward | C. H. Widdifield | 3,500 |
| Pittston | Grenville | See Iroquois | 75 |
| Plainfield | Hastings | " Belleville | 250 |
| Plantagenet | Prescott | " L'Orignal | 400 |
| Plattsville | Oxford | " Woodstock | 600 |
| Plevna | Frontenac | " Westport | 200 |
| Point Edward | Lambton | " Sarnia | 1,400 |
| Pontypool | Durham | " Millbrook | 400 |
| Poole | Perth | " Stratford | 100 |
| Poplar Hill | Middlesex | " Strathroy | 75 |
| Port Albert | Huron | " Goderich | 150 |
| Port Arthur | Thunder Bay Dis. | Wm. F. Langworthy | 3,000 |
| Port Bruce | Elgin | See Aylmer | 100 |
| Port Burwell | " | " Tilsonburg | 600 |
| Port Carling | Muskoka | " Bracebridge | 300 |
| Port Colborne | Welland | " Welland | 1,200 |
| Port Credit | Peel | " Oakville | 600 |
| Port Dalhousie | Lincoln | " St. Catharines | 1,000 |
| Port Dover | Norfolk | Atkinson & Petrie | 1.100 |
| Port Elgin | Bruce | J. C. Dalrymple | 1,700 |
| Port Elmsley | Lanark | See Perth | 200 |
| PORT HOPE | Durham | H. A. Ward | 6,100 |
| Port Lambton | Lambton | See Wallaceburg | 400 |
| Portland | Leeds | " Westport | 300 |
| Port Perry | Ontario | F. M. Yarnold | 1,700 |
| Port Robinson | Welland | See Welland | 500 |
| Port Rowan | Norfolk | " Simcoe | 800 |
| Port Ryerse | " | " Port Dover | 100 |
| Portsmouth | Frontenac | " Kingston | 1,900 |
| Port Stanley | Elgin | " St. Thomas | 800 |
| Port Sydney | Muskoka | " Bracebridge | 200 |
| Powassan | Parry Sound | " North Bay | 400 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| PRESCOTT | Grenville | F. J. French | 3,000 |
| Preston | Waterloo | C. R. Hanning | 2,100 |
| Priceville | Grey | See Flesherton | 350 |
| Prince Albert | Ontario | " Port Perry | 300 |
| Princeton | Oxford | " Woodstock | 500 |
| Prospect | Lanark | " Carleton Place | 100 |
| Proton Station | Grey | " Dundalk | 100 |
| Providence Bay | Algoma Dis | " Little Current | 175 |
| Puslinch | Wellington | " Galt or Guelph | 150 |
| Putnam | Middlesex | " Ingersoll | 150 |
| Queensboro' | Hastings | " Madoc | 150 |
| Queenston | Lincoln | " St. Catharines | 175 |
| Queensville | York | " Newmarket | 200 |
| Raglan | Ontario | " Oshawa | 100 |
| Rainham | Haldimand | " Cayuga | 100 |
| Rankin | Renfrew | " Pembroke | 200 |
| Ratho | Oxford | " Woodstock | 100 |
| Rat Portage | Rainy River Dis | J. F. McGillvray | 5,000 |
| Ravenna | Grey | See Meaford | 125 |
| Ravenshoe | York | See Sutton | 100 |
| Ravenswood | Lambton | " Thedford | 100 |
| Red Bay | Bruce | " Wiarton | 200 |
| Rednersville | Prince Edward | " Belleville | 200 |
| RENFREW | Renfrew | Jas. Craig | 3,000 |
| Riceville | Prescott | See L'Orignal | 100 |
| Richard's Landing | Algoma District | " Bruce Mines | 175 |
| Richmond | Carleton | " Ottawa | 500 |
| Richmond | Elgin | " Aylmer | 100 |
| Richmond Hill | York | " Toronto | 900 |
| Richwood | Oxford | " Paris | 100 |
| Ridgetown | Kent | H. D. Smith | 2,500 |
| Ridgeway | Welland | See Fort Erie | 800 |
| Ringwood | York | " Stouffville | 200 |
| Ripley | Bruce | " Kincardine | 700 |
| Riversdale | Bruce | " Teeswater | 150 |
| Roblin | Lennox | " Napanee | 200 |
| Rockford | Norfolk | " Simcoe | 175 |
| Rockingham | Renfrew | " Eganville | 75 |
| Rockland | Russell | " Ottawa | 800 |
| Rocklyn | Grey | " Meaford | 150 |
| Rockport | Leeds | " Gananoque | 300 |
| Rockton | Wentworth | " Dundas | 300 |
| Rockwood | Wellington | " Guelph | 600 |
| Rodney | Elgin | J. D. Shaw | 800 |
| Roebuck | Grenville | See Prescott | 100 |
| Rosemont | Dufferin | " Alliston | 275 |
| Roseneath | Northumberland | " Hastings | 200 |
| Roseville | Waterloo | " Galt | 300 |
| Roslin | Hastings | " Tweed | 100 |
| Rosseau | Parry Sound Dis | " Bracebridge | 165 |
| Rothsay | Wellington | " Drayton | 600 |
| Routhier | Prescott | " L'Orignal | 175 |
| Rugby | Simcoe | " Orillia | 100 |
| RUSSELL | Russell | " Ottawa | 400 |
| Rutherford | Lambton | " Dresden | 100 |
| Ruthven | Essex | " Kingsville | 200 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Rymal | Wentworth | See Hamilton | 150 |
| St. Agatha | Waterloo | " Waterloo | 150 |
| St. Albert | Russell | " Chesterville | 75 |
| St. Amour | Prescott | " L'Orignal | 200 |
| St. Andrew's W. | Stormont | " Cornwall | 200 |
| St. Anne de Prescott | Prescott | " L'Orignal | 175 |
| St. Amis | Lincoln | " St. Catharines | 100 |
| ST. CATHARINES | Lincoln | " A. W. Marquis | 10,000 |
| St. Clements | Waterloo | " Waterloo | 275 |
| St. David's | Lincoln | " St. Catharines | 200 |
| St. Eugene | Prescott | " L'Orignal | 500 |
| St. George | Brant | " Brantford | 975 |
| St. Helen's | Huron | " Lucknow | 175 |
| St. Isadore | Prescott | " L'Orignal | 275 |
| St. Jacob's | Waterloo | " Waterloo | 500 |
| St. John's | Middlesex | See London | 100 |
| St. Mary's | Perth | J. W. Graham | 3,500 |
| St. Onge | Russell | See Chesterville | 275 |
| St. Raphael W. | Glengarry | " Lancaster | 100 |
| ST. THOMAS | Elgin | J. A. Robinson, Sol. for Imperial Bank | 10,500 |
| St. Williams | Norfolk | See Simcoe | 200 |
| Salem | Wellington | " Elora | 500 |
| Salford | Oxford | " Ingersoll | 150 |
| Saltford | Huron | " Goderich | 200 |
| Sanford | Ontario | " Uxbridge | 175 |
| Sand Hill | Peel | " Brampton | 150 |
| Sand Point | Renfrew | " Arnprior | 400 |
| SANDWICH | Essex | " Windsor | 1,200 |
| SARNIA | Lambton | Hanna & Burnham | 7,000 |
| Sarsfield | Russell | See Ottawa | 100 |
| SAULT STE MARIE, | Algoma District | Hearst & McKay | 3,000 |
| Schomburg | York | See Aurora | 500 |
| Scotland | Brant | " Brantford | 500 |
| Seaforth | Huron | J. M. Best | 2,700 |
| Seagrave | Ontario | See Port Perry | 100 |
| Sebright | Ontario | " Orillia | 100 |
| Sebringville | Perth | " Stratford | 550 |
| Seeley's Bay | Leeds | " Brockville | 200 |
| Selby | Lennox | " Napanee | 250 |
| Selkirk | Haldimand | " Jarvis | 400 |
| Severn Bridge | Simcoe | " Orillia | 300 |
| Shakespeare | Perth | " Stratford | 500 |
| Shallow Lake | Grey | " Owen Sound | 500 |
| Shannonville | Hastings | " Belleville | 400 |
| Sharbot Lake | Frontenac | " Perth | 500 |
| Sharon | York | " Newmarket | 200 |
| Shedden | Elgin | " St. Thomas | 275 |
| Sheffield | Wentworth | " Galt | 200 |
| Shelburne | Dufferin | G. M. Vance | 1,300 |
| Sheldon | Dufferin | See Alliston | 75 |
| Sherkston | Welland | " Welland | 150 |
| Shetland | Lambton | " Bothwell | 100 |
| Shipka | Huron | " Exeter | 100 |
| Silver Hill | Norfolk | " Simcoe | 100 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| SIMCOE | Norfolk | Tisdale, Tisdale & Reid, | 3,100 |
| Singhampton | Grey | See Creemore | 300 |
| Skead's Mills | Carleton | " Ottawa | 500 |
| Smithfield | Northumberland | " Brighton | 200 |
| Smith's Falls | Lanark | Lovell, Farrell & Lovell | 4,100 |
| Smithville | Lincoln | See St. Catharines | 600 |
| Snelgrove | Peel | " Brampton | 150 |
| Sombra | Lambton | " Wallaceburg | 200 |
| Southampton | Bruce | W. Burgess | 1,500 |
| South Casselman, | Russell | See Ottawa | 1,000 |
| South Finch | Stormont | " West Winchester | 200 |
| South Gloucester | Carleton | " Medcalfe | 175 |
| South Indian | Russell | " Ottawa | 375 |
| South March | Carleton | " Ottawa | 150 |
| South Monaghan | Northumberland | " Millbrook | 100 |
| South Mountain | Dundas | " West Winchester | 400 |
| South River | Parry Sound | " North Bay | 300 |
| Southwold Sta | Elgin | " St. Thomas | 300 |
| South Woodslee | Essex | " Essex | 300 |
| Sparta | Elgin | See St. Thomas | 400 |
| Spencerville | Grenville | " Prescott | 400 |
| Springbrook | Hastings | " Tweed | 200 |
| Springfield | Elgin | " Aylmer | 600 |
| Springfield-on-Credit | Peel | " Streetsville | 275 |
| Springford | Oxford | " Tilsonburg | 450 |
| Springvale | Haldimand | " Hagersville | 150 |
| Staffa | Perth | " Mitchell | 100 |
| Stamford | Welland | " Niagara Falls | 350 |
| Stanleyville | Lanark | " Perth | 200 |
| Stanton | Dufferin | " Alliston | 150 |
| Staples | Essex | " Comber | 500 |
| Stayner | Simcoe | Hood & Sullivan | 1,400 |
| Stella | Addington | See Kingston | 1,200 |
| Stevensville | Welland | " Fort Erie | 300 |
| Stewart Town | Halton | " Georgetown | 300 |
| Stirling | Hastings | G. G. Thrasher | 1,000 |
| Stirton | Wellington | See Drayton | 175 |
| Stittsville | Carleton | " Carleton Place | 200 |
| Stoco | Hastings | " Tweed | 100 |
| Stoney Creek | Wentworth | " Hamilton | 250 |
| Stoney Point | Essex | " Comber | 375 |
| Stouffville | York | J. McCullough | 1,200 |
| Strabane | Wentworth | See Dundas | 100 |
| Straffordville | Elgin | " Tilsonburg | 300 |
| Strasburg | Waterloo | " Preston | 75 |
| STRATFORD | Perth | G. W. Lawrence & Son | 10,000 |
| Strathroy | Middlesex | J. Folsenbee | 3,500 |
| Streetsville | Peel | J. J. Mahaffy | 850 |
| Stroud | Simcoe | See Barrie | 200 |
| Sturgeon Falls | Nipissing | H. E. McKee | 600 |
| Sudbury | Nipissing | F. F. Lemieux | 1,400 |
| Summerstown | Glengarry | See Lancaster | 200 |
| Summerstown Sta. | " | " " | 250 |
| Summerville | Peel | " Streetsville | 100 |
| Sunbury | Frontenac | " Kingston | 100 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Sunderland | Ontario | See Cannington | 500 |
| Sundridge | Parry Sound | Browning & Leaske | 600 |
| Sutton West | York | A. Crozier | 700 |
| Sweaburg | Oxford | See Woodstock | 100 |
| Sydenham | Frontenac | " Kingston | 600 |
| Tamworth | Addington | Wilson & Wilson | 850 |
| Tara | Bruce | C. E. Start | 875 |
| Tavistock | Perth & Oxford | See Stratford | 1000 |
| Tecumseh | Essex | " Windsor | 175 |
| Teeswater | Bruce | J. J. Stephens | 1250 |
| Teeterville | Norfolk | See Waterford | 300 |
| Thamesford | Oxford | " Ingersoll | 400 |
| Thamesville | Kent | J. Coutts | 850 |
| The Brook | Russell | See Ottawa | 500 |
| Thedford | Lambton | Wm. Brooks | 800 |
| Thessalon | Algoma District | John Livingston | 700 |
| Thistletown | York | See Toronto Junction | 150 |
| Thomasburg | Hastings | " Tweed | 100 |
| Thornbury | Grey | " Meaford | 1200 |
| Thorndale | Middlesex | Jarvis & Vinning | 400 |
| Thornhill | York | See Toronto | 900 |
| Thornton | Simcoe | See Barrie | 200 |
| Thorold | Welland | Collier & Benson | 2,300 |
| Tilbury | Kent | Cameron, Cleary & Nelles | 1,000 |
| Tilsonburg | Oxford | Dowler & Sinclair | 2,500 |
| Tiverton | Bruce | See Kincardine | 475 |
| Toledo | Leeds | See Smith's Falls | 500 |
| **Toronto** | **York** | **Standard Mercantile Agency, Limited--Head Office, 60 Victoria St.** | **244,581** |
| Toronto Junction | " | A. J. Anderson | 5,000 |
| Tottenham | Simcoe | McCarthy, Pepler & Co. | 800 |
| Trent Bridge | Northumberland | See Campbellford | 75 |
| Trenton | Hastings | S. J. Young | 5,000 |
| Trout Creek | Parry Sound | See North Bay | 300 |
| Trowbridge | Perth | " Listowel | 275 |
| Tray | Wentworth | " Dundas or Paris | 175 |
| Tullamore | Peel | " Brampton | 100 |
| Tupperville | Kent | " Dresden or Wallaceburg | 75 |
| Tweed | Hastings | C. W. Craig | 975 |
| Tyrone | Durham | See Bowmanville | 200 |
| Udora | Ontario | " Sutton | 250 |
| Uffington | Muskoka | " Gravenhurst | 350 |
| Underwood | Bruce | " Kincardine | 150 |
| Union | Elgin | " St. Thomas | 300 |
| Unionville | York | " Toronto | 400 |
| Uxbridge | Ontario | S. Sharp | 2,000 |
| Vanessa | Norfolk | See Waterford | 200 |
| Vankleek Hill | Prescott | F. W. Thistlewaite | 2,000 |
| Varna | Huron | See Clinton | 150 |
| Vars | Russell | " Ottawa | 400 |
| Ventnor | Grenville | " Prescott | 200 |
| Verner | Nipissing | " North Bay | 100 |
| Vernon | Carleton | " Winchester | 275 |
| Verona | Frontenac | " Kingston | 250 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Victoria Harbor | Simcoe | See Midland | 400 |
| Victoria Road | Victoria | " Cannington | 250 |
| Victoria Square | York | " Markham | 150 |
| Vienna | Elgin | " Tilsonburg | 400 |
| Villanova | Norfolk | " Waterford | 175 |
| Virgil | Lincoln | " St. Catharines | 150 |
| Vittoria | Norfolk | " Port Dover | 550 |
| Wabigoon | Rainy River | Robinson, Sangster & Co. | 600 |
| Wahnapitae | Nipissing | See Sudbury | 100 |
| Waldemar | Dufferin | " Orangeville | 200 |
| Wales | Stormont | " Cornwall | 400 |
| WALKERTON | Bruce | D. Robertson | 3,100 |
| Walkerville | Essex | (Hon. J. C.) Patterson, Murphy & Sale | 1,200 |
| Wallaceburg | Kent | J. S. Fraser | 3,300 |
| Wallacetown | Elgin | See Dutton | 375 |
| Walsingham Cen. | Norfolk | " Port Dover | 300 |
| Walter's Falls | Grey | " Chatsworth | 175 |
| Walton | Huron | " Brussels | 150 |
| Wanstead | Lambton | " Petrolea | 100 |
| Wardsville | Middlesex | " Bothwell | 400 |
| Warkworth | Northumberland | Frank L. Webb | 800 |
| Warren | Nipissing | See Sturgeon Falls | 300 |
| Warsaw | Peterboro' | " Peterboro'orNorw'd | 175 |
| Warwick | Lambton | " Watford | 150 |
| Washago | Simcoe & Ontario. | " Orillia | 300 |
| Washington | Oxford | " Galt, Paris or Woodstock | 100 |
| Waterdown | Wentworth | See Hamilton | 800 |
| Waterford | Norfolk | W. B. Wilkinson | 1,550 |
| Waterloo | Waterloo | W. M. Reade | 3,000 |
| Watford | Lambton | John Cowan | 1,500 |
| Waubaushene | Simcoe | See Midland | 800 |
| Waverley | " | " Elmvale | 150 |
| Webbwood | Algoma | " Sudbury | 500 |
| Weidmann | Lambton | " Alvinston | 375 |
| WELLAND | Welland | Raymond & Cahoe | 2,000 |
| Wellandport | Lincoln | See St. Catharines | 270 |
| Wellesley | Waterloo | " New Hamburg | 750 |
| Wellington | Prince Edward | " Picton | 800 |
| Wendover | Prescott | " L'Orignal | 275 |
| Westbrook | Frontenac | " Kingston | 150 |
| West Flamboro' | Wentworth | " Dundas | 275 |
| West Hill | York | " Toronto | 175 |
| West Lorne | Elgin | H. Bridgeman | 800 |
| Westmeath | Renfrew | See Pembroke | 275 |
| Weston | York | " Toronto Junc. | 1,300 |
| Westport | Leeds | W. Richardson | 3,000 |
| Westwood | Peterboro' | See Hastings | 150 |
| Wheatley | Essex | " Leamington | 500 |
| WHITBY | Ontario | G. Y. Smith | 3,000 |
| White Church | Bruce | See Wingham | 100 |
| White Lake | Renfrew | " Arnprior | 175 |
| Whitevale | Ontario | " Markham | 300 |
| Wiarton | Bruce | Jas. Fletcher | 2,500 |
| Wilkesport | Lambton | See Petrolea | 200 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n* |
|---|---|---|---|
| Williamsford | Grey | See Chatsworth | 250 |
| Williamstown | Glengarry | " Lancaster | 600 |
| Wilton | Lennox | " Napanee | 250 |
| Winchelsea | Huron | " Exeter | 100 |
| Winchester | Dundas | W. B. Lawson | 1,200 |
| Winchester Spr'gs | " | " | 400 |
| Winham Centre | Norfolk | See Waterford | 275 |
| Windsor | Essex | (Hon. J. C.) Patterson, Murphy & Sale | 3000 |
| Winger | Welland | See Welland | 100 |
| Wingham | Huron | E. L. Dickinson | 2600 |
| Winona | Wentworth | See Hamilton | 400 |
| Winterbourne | Waterloo | " Elmira | 175 |
| Winthrop | Huron | " Seaforth | 100 |
| Wolfe Island | Frontenac | " Kingston | 500 |
| Wolverton | Oxford | " Paris or Galt | 175 |
| Woodbridge | York | " Toronto | 800 |
| Woodham | Perth | " St. Mary's | 150 |
| Woodslee | Essex | " Essex | 175 |
| Woodstock | Oxford | McKay & Bicknell | 9,700 |
| Woodville | Victoria | C. E. Weeks | 600 |
| Wooler | Northumberland | See Trenton | 300 |
| Wroxeter | Huron | Harriston or Wingham | 500 |
| Wyebridge | Simcoe | See Midland | 275 |
| Wyevale | Simcoe | See Elmvale | 100 |
| Wyoming | Lambton | " Petrolea | 1,000 |
| Yarkar | Addington | " Napanee | 550 |
| Yarmouth Centre | Elgin | " St. Thomas | 175 |
| York | Haldimand | " Caledonia | 400 |
| York | York | " Toronto | 600 |
| York Mills | York | " " | 100 |
| Young's Point | Peterboro' | " Lakefield | 100 |
| Zephyr | Ontario | " Stouffville | 200 |
| Zurich | Huron | " Hensall | 600 |

## COMMERCIAL LAWS.

The following is a compendium of the Commercial Laws of this Province. If any further and more complete information is desired, the Agency will be pleased to furnish same free to its Subscribers, on application to the Head Office, as the Agency has secured the services of Solicitors for that purpose.

## LAWS OF ONTARIO.

**Arrest** may be had in civil proceedings if party about to leave the Province with intent to defraud, and the debt or damages must amount to $100.00 or upwards.

**Assignments.**—A debtor can make an assignment to the Sheriff of the County, or to any other individual, with the consent of the majority of his creditors. Assignment cuts out all attachments, judgments and executions.

**Attachments.**—An absconding debtor's goods (not exempt from seizure by law), may be seized, upon affidavit that there

is good reason to believe, and plaintiff does verily believe, that he is about to depart from Ontario with intent to defraud his creditors, or to avoid being arrested or served with process, that he has real or personal property liable to seizure, and this must be supported by affidavit of two other credible witnesses.

**Bills of Sale.**—Transfers of chattels not accompanied by an immediate delivery and change of possession must be registered within five days from execution, with proper affidavits. If not registered it is invalid as against third parties.

**Chattel Mortgages** must be under seal and registered within five days after execution, together with proper affidavits, unless there be an immediate delivery of the goods and a complete change of possession. The mortgage must be renewed each year by filing a declaration showing amount then due, and must be filed within thirty days preceding the termination of the year.

**Commercial Travellers** require no licenses.

**Divorce.**—There is no Divorce Court in the province. Application for same must be made to the Senate, and is granted on the ground of adultery alone.

**Dower.**—Widow is entitled to dower in all lands. She is also entitled in certain cases to elect to take in lieu of dower, a share in the husband's estate.

**Executions** may be obtained immediately on judgment, binding the goods and lands only from time of delivery to the sheriff. The goods of the debtor have to be exhausted before the lands can be sold. Lands cannot be sold until after one year from the delivery of the writ to the sheriff. The property of a debtor which cannot be reached under common law writ may be reached by the appointment of a receiver by way of equitable execution. Under the Creditors Relief Act the sheriff distributes the proceeds ratably, provided claims are established pursuant to the provision of the Act within one month after date of the levy by the sheriff.

**Exemptions.**—Household goods and chattels are exempt from seizure, wearing apparel and certain articles of furniture as set out in R. S. O., not exceeding in value $150, necessary fuel and food for family for thirty days, not exceeding in value $40.00, one cow, six sheep, four hogs and twelve hens, not exceeding value of $75.00, and food for thirty days, tools and implements for debtor in his ordinary use.

**Garnishment.**—In Division Court, claims may be garnished before judgment, in the Higher Courts, upon affidavit, after judgment, showing garnisbee is indebted to the judgment debtor. All amounts may be attached except in cases

of the wages of mechanics and workmen who are entitled to exemption of $25.00, and only any amount over $25.00 is attachable.

**Interest.**—Legal rate is 6% in absence of any special contract.

**Limitation of Actions.**—On all contracts not under seal, six years, judgments and contracts under seal, twenty years.

**Married Women.**—The law is in such an unsettled state in reference to this matter that it is difficult to put it in this issue, but it can be stated that she may now enter into any contract, carry on any business in her own name, independent of her husband. The husband is liable for debts contracted by his wife for necessaries.

**Notes and Bills.**—All notes and bills have three days of grace except those payable on demand. Notice of dishonor is necessary to hold endorser.

**Replevin.**—Whenever any goods have been wrongfully distrained, taken or detained, they can be replevied upon getting an order from the Judge on affidavit.

**Statute of Frauds.**—Interest in lands can be created only by writing, except leases not exceeding three years. No action can be brought to charge an executor or defendant to answer for the debt, default or miscarriage of another unless something in writing. No contract for sale of goods worth $40.00 or upwards good unless in writing, except there be partial delivery or part payment.

**Wills** must be made in writing, witnessed by two subscribing witnesses, who must all sign in the presence of each other.

## PRINCE EDWARD ISLAND.

COUNTIES, AND COUNTY TOWNS.

| *County.* | *County Town.* | *Pop'n.* |
|---|---|---|
| Kings | Georgetown | 27,000 |
| Prince | Summerside | 36,500 |
| Queens | Charlottetown | 46,000 |

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The names in capital letters are the county towns for the respective counties.

### NOTE.

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| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Alberton | Prince | Rattenbury & Tweedy | 800 |
| Augustine Cove | " | See Summerside | 200 |
| Bay Fortune | Kings | " Georgetown | 100 |
| Bedeque | Prince | " Summerside | 300 |
| Belfast | Queens | " Charlottetown | 200 |
| Bloomfield | Prince | " Alberton | 75 |
| Bonshaw | Queens | " Charlottetown | 75 |
| Breadalbane | " | " Summerside | 75 |
| Campbellton | Prince | " Alberton | 200 |
| Cape Travers | " | " Summerside | 300 |
| Cardigan | Kings | " Georgetown | 300 |
| Charlottetown | Queens | Rattenbury & Tweedy | 125,000 |
| Cherry Valley | " | See Charlottetown | 75 |
| Clifton | " | " Summerside | 75 |
| Coleman | Prince | " Alberta | 300 |
| Commercial Cross | Kings | " Charlottetown | 100 |
| Conway Station | Prince | " Summerside | 75 |
| Crapaud | Queens | " Charlottetown | 500 |
| Dundas | Kings | " Souris | 200 |
| Egmont Bay | Prince | " Summerside | 150 |
| Ellerslie | Prince | " Summerside | 150 |
| Emerald | Queens | " Summerside | 75 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Flat River | Queens | See Georgetown | 300 |
| French River | " | " Summerside | 100 |
| Georgetown | Kings | Jno. Mathieson | 2,000 |
| Hd. St. Peters | " | See Souris | 200 |
| Hunter's River | Queens | " Charlottetown | 275 |
| Kelley's Cross | " | " Summerside | 75 |
| Kensington | Prince | " Summerside | 500 |
| Lower Montague | Queens | " Georgetown | 600 |
| Malpeque | Prince | " Summerside | 175 |
| Mill View | Queens | " Charlottetown | 150 |
| Miscouche | Prince | " Summerside | 200 |
| Montague Bridge | Kings | " Georgetown | 500 |
| Morell | " | " Charlottetown | 75 |
| Mt. Stewart | Queens | " " | 500 |
| Murray Harbor | Kings | " Georgetown | 200 |
| Murray River | " | " " | 175 |
| New Glasgow Br. | Queens | " " | 165 |
| North Tryon | Prince | " Summerside | 175 |
| O'Leary | " | " Alberton | 150 |
| Orwell | Queens | " Charlottetown | 100 |
| Peake Station | Kings | " Georgetown | 75 |
| Port Hill | Prince | " Summerside | 175 |
| Pownall | Queens | " Charlottetown | 175 |
| Red Point | Kings | " Souris | 75 |
| Rustico | Queens | " Charlottetown | 800 |
| St. Eleanor's | Prince | " Summerside | 400 |
| Souris | Kings | Arthur J. B. Mellish | 500 |
| Stanley Bridge | Queens | See Summerside | 175 |
| Summerside | Prince | Bell & Johnston | 3,000 |
| Tignish | " | See Alberton | 500 |
| Tryon | " | " Summerside | 300 |
| Valleyfield | Kings | " Georgetown | 100 |
| Vernon River | Queens | " Charlottetown | 150 |
| Victoria | Queens | " " | 400 |
| Wellington | Prince | " Summerside | 75 |
| Wood Island | Queen's | " Georgetown | 75 |

## COMMERCIAL LAWS.

The following is a compendium of the Commercial Laws of this Province. If any further and more complete information is desired, the Agency will be pleased to furnish same free to its Subscribers on application to the Head Office, as the Agency has secured the services of Solicitors for that purpose.

## LAWS OF PRINCE EDWARD ISLAND.

**Arrest.**—Imprisonment for debt is abolished, except for the following:—penalties, taxes, damages for trespass, crim. con. or seduction, libel or slander, and breach of promise of marriage, and may be obtained upon affidavit that he has made away with his property, or is about to quit the province with intent to defeat his creditors.

**Assignments.**—Conditional assignments not passing the possession must be registered as chattel mortgages, general assignments for the benefit of creditors are allowed, but may be set aside if fraudulent. Preferences are valid.

**Attachments.**—An order for attachment for debt due defendant may be obtained either before or after judgment, on affidavit of the facts.

**Bankruptcy.**—There is no law. Parties failing to meet their liabilities either compromise by private arrangement or make a general assignment, conditional that creditors who do not sign the release shall be excluded from its benefits.

**Chattel Mortgages** must be filed with the Prothonotary of the county. Bills of sale are void as against third parties, unless immediate possession. Mortgages are void as against creditors and subsequent purchasers for value, unless properly registered.

**Commercial Travellers** must pay an annual license fee of $15.00, and are liable to arrest as well as to a penalty of $200.00, doing business without a license, and in the case of an action to recover price of goods sold by a traveller without a license, if the defendant raises this defence he may escape payment.

**Divorce** is almost unknown. The Divorce Court was provided for some years ago, but no case has ever arisen.

**Dower.**—Widow is entitled to a life estate in one-third of her husband's freehold lands, unless dower is barred. A married woman must join in all conveyances with her husband, and release her dower in order to give a clear title. She must acknowledge the deed apart from her husband before a justice of peace or notary public, who will certify to that effect.

**Executions** may be issued ten days after verdict, good for one year, may be renewed from time to time, binds goods from delivery to the sheriff. Real estate is bound by entering judgment in Supreme Court, and can be sold under special execution, six months notice of sale being advertised by sheriff. County Court judgments do not affect land.

**Garnishments.**—An order may be obtained either before or after judgment, on affidavit disclosing amount of debt, and that there is money due and owing. Wages may be garnished, but one-half the personal wages of laborers, past due notes and contingent debts, and monies due from the Crown or Government are exempt. Justices of the peace have no jurisdiction for debts except in special cases referred to them, they try cases of petty misdemeanour, breach of the peace, and a preliminary hearing in criminal cases is sometimes taken before them.

**Limitation of Actions.**—On all contracts not under seal, six years, judgments and contracts under seal, twenty years.

**Married Women.**—Are able to acquire, hold and dispose of real or personal property in their own right, and to enter into contracts, and to sue and be sued with respect to their separate property as if "feme-sole."

**Notes and Bills.**—Three days of grace are allowed.

**Replevin.**—Action of replevin may be maintained for goods wrongfully distrained, or otherwise taken or detained upon affidavit of the facts, and stating value.

**Statute of Fraud.**—Interest in lands can be created by writing only, except leases not exceeding three years. No action can be brought to charge an executor or defendant to answer for the debt, default or miscarriage of another, unless something in writing. No contract for sale of goods worth $40.00 or upwards good unless in writing, except there be partial delivery or part payment.

# QUEBEC.

COUNTIES, COUNTY TOWNS AND POPULATION.

| *County.* | *County Town.* | *Pop'n.* |
|---|---|---|
| Argenteuil | Lachute | 15,500 |
| Arthabaska | Arthabaskaville | 25,000 |
| Bagot | St. Hugues | 22,000 |
| Beauce | St. Francois | 37,000 |
| Beauharnois | Beauharnois | 17,000 |
| Bellechasse | St. Michel | 18,000 |
| Berthier | Berthier | 20,000 |
| Bonaventure | New Carlisle | 21,000 |
| Brome | Knowlton | 14,750 |
| Chambly | Longueuil | 11,800 |
| Champlain | Batiscan | 29,000 |
| Charlevoix | St. Paul's Bay | 19,000 |
| Chateauguay | St. Martine | 14,000 |
| Chicoutimi | Chicoutimi | 28,000 |
| Compton | Cookshire | 23,000 |
| Dorchester | St. Henedine | 19,100 |
| Drummond | Drummondville | 29,000 |
| Gaspe | Perce | 28,000 |
| Hochelaga | Montreal | 301,100 |
| Huntingdon | Huntingdon | 14,500 |
| Iberville | Iberville | 12,000 |
| Jacques Cartier | Pointe Claire | 14,000 |
| Joliette | Joliette | 23,000 |
| Kamouraska | Kamouraska | 20,500 |
| Labelle | Papineauville | 40,200 |
| Laprairie | Laprairie | 11,000 |
| L'Assomption | L'Assomption | 13,800 |
| Laval | Ste. Rose | 9,500 |
| Levis | Levis | 27,000 |
| L'Islet | St. Jean Port Joli | 14,000 |
| Lotbiniere | Lotbiniere | 20,800 |
| Maskinonge | Louiseville | 18,000 |
| Megantic | Leeds | 22,500 |
| Missisquoi | Frelighsburg | 18,500 |
| Montcalm | Ste. Julienne | 12,200 |
| Montmagny | Montmagny | 15,000 |
| Montmorency | Chateau Richer | 12,500 |
| Napierville | Napierville | 10,200 |
| Nicolet | Becancour | 28,800 |
| Pontiac | Bryson | 22,000 |
| Portneuf | Cap Sante | 26,000 |
| Quebec | Quebec | 83,000 |
| Richelieu | Sorel | 21,500 |
| Richmond | Richmond | 19,000 |
| Rimouski | Rimouski | 33,500 |
| Rouville Ste. Marie | St. Marie de Monnoir | 16,100 |
| Saguenay | Tadousac | 10,200 |
| Shefford | Waterloo | 23,500 |
| Sherbrooke | Sherbrooke | 16,200 |

| *County.* | *County Town.* | *Pop'n.* |
|---|---|---|
| St. Hyacinthe | St. Hyacinthe | 21,500 |
| St. John's | St. John's. | 12,500 |
| St. Maurice | Three Rivers | 12,200 |
| Soulanges | Coteau Landing | 10,000 |
| Stanstead | Stanstead | 18,150 |
| Temiscouata | Isle Verte (Green I.) | 25,800 |
| Terrebonne | St. Jerome | 23,200 |
| Two Mountains | St. Scholastique | 15,100 |
| Vaudreuil | Vaudreuil | 11,000 |
| Vercheres | Vercheres | 12,500 |
| Wolte | South Ham | 12,500 |
| Wright | Hull | 25,100 |
| Yamaska | St. Francois du Lac | 16,100 |

The following is the list of the Correspondents secured by the Standard Mercantile Agency for this Province.

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| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Acton | Bagot | J. M. Bordua | 1,500 |
| Actonvale | St. Hyacinthe | H. Lippe | 2,000 |
| Adamsville | Brome | See Shefford | 500 |
| Adstock | Beauce | " St. Ephrem de Tring | 200 |
| Amqui | Rimouski | " Macnider | 600 |
| Ancienne Lorette | Quebec | H. T. Pageot | 4,000 |
| Armagh | Bellechasse | See St. Michel | 1,400 |
| ARTHABASKAVILLE | Arthabaska | J. S. Doucett | 2,000 |
| Arthurville | Bellechasse | See St. Michel | 100 |
| Arundel | Argenteuil | " St. Agathe | 700 |
| Asbestos | Richmond | " Danville | 100 |
| Aston Station | Nicolet | " Arthabaskaville | 200 |
| Athelstan | Huntingdon | " Huntingdon | 200 |
| Aubrey | Chateauguay | " Valleyfield | 150 |
| Auvergne | Portneuf | " Cap Sante | 450 |
| Ayer's Flats | Stanstead | " Magog | 200 |
| Aylmer | Ottawa | T. P. Foran, Q.C. | 2,000 |
| Baie St. Paul | Charlevoix | Pierre D'Autreuil | 2,000 |
| Baldwin's Mills | Stanstead | See Stanstead | 100 |
| Barachois de Malbaie | Gaspe | " Mal Bay | 1,000 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Barnston | Stanstead | See Coaticooke | 200 |
| BATISCAN | Champlain | Louis Deschaiens | 1,800 |
| BEAUHARNOIS | Beauharnois | Brossart, Q.C., & Brossart | 2,100 |
| Beaumont | Bellechasse | See St. Charles | 200 |
| Beauport | Quebec | J. E. Bedard | 4,500 |
| Beaupre | Montmorency | A. N. Vezina | 600 |
| BECANCOUR | Nicolet | J. A. Blondin | 600 |
| Bedford | Missisquoi | Z. E. Cornell | 1,600 |
| Beebe Plains | Stanstead | See Stanstead | 450 |
| Belœil | Vercheres | J. P. M. Bedard | 500 |
| Bergerville | Quebec | See Quebec | 600 |
| BERTHIER | Berthier | C. A. Cheveret | 1,600 |
| Berthier | Montmagny | See St. Francois | 300 |
| Bic | Rimouski | " Rimouski | 1,600 |
| Bienville | Levis | J. E. Chabot | 300 |
| Black Cape | Bonaventure | See New Richmond | 1,000 |
| Black Lake | Megantic | " Arthabaskaville | 1,500 |
| Blue Bonnets | Hochelaga | " Montreal | 200 |
| Bolton Centre | Brome | " Knowlton | 300 |
| Bordeaux | Hochelaga | " Montreal | 670 |
| Boucherville | Chambly | J. E. L. Normandin | 300 |
| Bristol | Pontiac | See Bryson | 200 |
| BROME | Brome | " Knowlton | 350 |
| Brompton | Richmond | " Windsor Mills | 500 |
| Broughton Sta | Beauce | " St. Ephrem de Tring. | 2,000 |
| Brownsburg | Argenteuil | " Lachute | 300 |
| BRYSON | Pontiac | D. R. Barry | 500 |
| Buckingham | Labelle | F. A. Baudry (Sol. for Bank of Ottawa) | 3,100 |
| Buckland | Bellechasse | See St. Clair | 400 |
| Cacouna | Temiscouata | " Riviere du Loup | 1,700 |
| Calumet Island | Pontiac | " Bryson | 1,000 |
| Campbell's Bay | " | " " | 250 |
| Cape Cove | Gaspe | " Perce | 1,000 |
| Capelton | Sherbrooke | " Sherbrooke | 1,050 |
| Caplin River | Bonaventure | New Richmond | 1,050 |
| Cap Magdeleine | Champlain | See Three Rivers | 400 |
| Cap Rouge | Quebec | " Lorette | 800 |
| Cap St. Ignace | Montmagny | " Montmagny | 4,000 |
| CAP SANTE | Portneuf | L. P. Bernard | 1,500 |
| Carillon | Argenteuil | See Lachute | 650 |
| Carleton | Bonaventure | " New Richmond | 700 |
| Caughnawaga | Laprairie | " Lachine | 2,000 |
| Causapscal | Rimouski | " Macnider | 200 |
| Cazaville | Huntingdon | " St. Anicet | 200 |
| Cedar Hall | Rimouski | " Macnider | 800 |
| Cedars | Soulanges | " Valleyfield | 300 |
| Chambly Basin | Chambly | E. P. Bertrand | 800 |
| Chambly Canton | " | " | 700 |
| Chambord | Chicoutimi | See Roberval | 1,000 |
| Champlain | Champlain | " Three Rivers | 1,700 |
| Chapeau | Pontiac | " Bryson | 200 |
| Charlemagne | L'Assomption | " St. Henri | 200 |
| Charlebourg | Quebec | C. N. Hamel | 700 |
| Chartierville | Compton | See Cookshire | 600 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Chateauguay | Chateauguay | See Beauharnois | 600 |
| Chateau Richer | Montmorency | Gabriel Dick | 1,500 |
| Chelsea | Wright | See Gatineau | 300 |
| Chenoville | Labelle | " Papineauville | 200 |
| Cherry River | Sherbrooke | " Sherbrooke | 300 |
| Chichester | Pontiac | " Pembroke | 500 |
| CHICOUTIMI | Chicoutimi | J. G. Belley | 2,300 |
| Clarenceville | Missisquoi | See Lacolle | 250 |
| Coaticooke | Stanstead | W. L. Shurtleff | 3,000 |
| Compton | Compton | See Magog | 500 |
| COOKSHIRE | Compton | L. E. Charbonnell | 1,000 |
| Corbin | Huntingdon | See Hemmingford | 200 |
| Cor. of the Beach | Gaspe | " Perce | 300 |
| Coteau Landing | Soulanges | L. E. R. Dumesnil | 600 |
| Cote des Neiges | Hochelaga | See Montreal | 800 |
| Cote St. Michel | " | " " | 400 |
| Covey Hill | Huntingdon | " Hemmingford | 200 |
| Cowansville | Missisquoi | J. C. McCarkill | 1,000 |
| Cross Point | Bonaventure | See Campbellton, N.B. | 300 |
| Cushing | Argenteuil | " St. Phillipe | 600 |
| Dalesville | " | " Lachute | 150 |
| Danville | St. Francois | F. A. Brien | 500 |
| Danville | Richmond | L. Joubert | 1,300 |
| Deschambault | Portneuf | | 1,200 |
| Dewittville | Huntingdon | See Huntingdon | 300 |
| D'Israeli | Wolfe | " Weedon | 1,500 |
| Dixville | Stanstead | " Coaticooke | 600 |
| Douglastown | Gaspe | " Mal Bay | 1,100 |
| DRUMMONDVILLE | Drummond | W. J. Watts | 1,100 |
| Dundee | Huntingdon | See St. Anicet | 2,000 |
| Dunham | Missisquoi | " Cowansville | 400 |
| Duncan | Brome | " Stanstead | 200 |
| Eardley | Wright | " Ottawa | 900 |
| East Angus | Compton | " Megantic | 700 |
| E. Arthabaska | Arthabaska | " Arthabaskaville | 500 |
| E. Templeton | Wright | " Ottawa | 450 |
| Eaton | Compton | " Cookshire | 250 |
| Egypt | Shefford | " Roxton Falls | 400 |
| Etchemin | Levis | | 2,500 |
| Eustis | Sherbrooke | See Sherbrooke | 400 |
| Farnham | Missisquoi | J. S. Poulin | 2,800 |
| Farnham Centre | Brome | See Cowansville | 275 |
| Farrelton | Wright | " Ottawa | 300 |
| Father Point | Rimouski | " Rimouski | 250 |
| Fitch Bay | Stanstead | " Stanstead | 500 |
| Fort Coulonge | Pontiac | " Bryson | 500 |
| Fortierville | Lotbiniere | " St. Anne de la Perade | 1,650 |
| Foster | Brome | " Waterloo | 200 |
| Fox River | Gaspe | " Mal Bay | 1,375 |
| Frampton | Dorchester | " St. Marie | 400 |
| Franklin Centre | Huntingdon | " Hemmingford | 375 |
| Fraserville | Temiscouata | J. Camille Pouliet | 4,200 |
| FRELIGHSBURGH | Missisquoi | See Bedford | 500 |
| Garthby | Wolfe | " Weedon | 800 |
| Gaspe Basin | Gaspe | " Mal Bay | 800 |
| Gentilly | Nicolet | " Nicolet | 250 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Georgeville | Stanstead | See Rock Island | 275 |
| Girard | St. John's | " St. John's | 250 |
| Glen Sutton | Brome | " Sutton | 600 |
| Gould | Compton | " Cookshire | 250 |
| Gracefield | Wright | " Ottawa | 200 |
| Granby | Shefford | S. Deslierres | 3,100 |
| Grandes Piles | Champlain | See St. Tite | 1,300 |
| Grenville | Argenteuil | C. L. Beaudin | 600 |
| Grondines | Portneuf | See Deschambault | 500 |
| Hadlow Cove | Levis | " Levis | 100 |
| Halifax South | Megantic | " Somerset | 500 |
| Hatley | Stanstead | " Coaticooke | 150 |
| Hebertville | Chicoutimi | Chas. Gagnon | 350 |
| Hedleyville | Quebec | See Quebec | 650 |
| Hemmingford | Huntingdon | Patrick Clancy | 300 |
| Henryville | Iberville | See Iberville | 800 |
| Herdman | Huntingdon | " Huntingdon | 100 |
| Hopetown | Bonaventure | " Paspebiac | 600 |
| Howick | Chateauguay | " St. Martin's | 250 |
| Hudson | Vaudreuil | " Rigaud | 400 |
| HULL | Wright | T. P. Foran, Q.C. | 13.000 |
| HUNTINGDON | Huntingdon | A. E. Mitchell | 1,200 |
| IBERVILLE | Iberville | L. A. Gosslin | 2,000 |
| Inverness | Megantic | J. C. Noel | 2,000 |
| Ironside | Wright | See Ottawa | 300 |
| Island Brook | Compton | " Cookshire | 400 |
| Isle Bizard | Jacques Cartier | " St. Genevieve | 800 |
| ISLE VERTE | Temiscouata | " Trois Pistoles | 2,500 |
| Johnville | Compton | " Cookshire | 300 |
| JOLIETTE | Joliette | F. O. Dugas | 4,000 |
| KAMOURASKA | Kamouraska | P. V. Tache, Q.C. | 1,500 |
| Kazabazua | Wright | See Ottawa | 100 |
| Kingsbury | Richmond | " Windsor Mills | 300 |
| Kingsey Falls | Drummond | " Danville | 300 |
| KNOWLTON | Brome | J, E. Fay | 900 |
| La Baie | Yamaska | J. L. Belcourt | 600 |
| Labelle | Labelle | See St. Jerome | 100 |
| L'Acadie | St. John's | " St. John's | 1000 |
| Lac a la Tortue | Champlain | " St. Flore | 400 |
| Lachenaie | L'Assomption | " L'Assomption | 150 |
| Lachine | Jacques Cartier | Leon Forest | 4,000 |
| LACHUTE | Argenteuil | G. E. Bampton, Q.C. | 2,000 |
| Lacolle | St. John's | L. A. Rousseau | 1,000 |
| La Conception | Labelle | See St. Jerome | 500 |
| Lake Megantic | Compton | A. Becigneul | 1,200 |
| Lake Weedon | Wolfe | See Weedon | 250 |
| Lambton | Beauce | D. O. Castonguay | 1,500 |
| L'Ange Gardien | Rouville | Francois Meunier | 500 |
| Lanoraie | Berthier | L. Poitras | 600 |
| La Patrie | Compton | See Cookshire | 1,500 |
| La Presentation | St. Hyacinthe | " St. Hyacinthe | 300 |
| L'ASSOMPTION | L'Assomption | J. E. Faribault, Q.C. | 3,000 |
| Laurentides | " | A. A. Lemire | 1,000 |
| Lauzon | Levis | F. X. Coulliard | 4,000 |
| Lavaltrie | Berthier | See Berthierville | 950 |
| L'Avenir | Drummond | J. C. St. Amaut | 1,200 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Lawrenceville | Shefford | J. M. Bourgeois | 200 |
| Leclercville | Lotbiniere | See St. Jean de Chaillons | 800 |
| Lennoxville | Sherbrooke | " Sherbrooke | 900 |
| L'Epiphanie | L'Assomption | " L'Assomption | 600 |
| Les Eboulements | Charlevoix | " Baie St. Paul | 3,000 |
| Les Ecureuils | Portneuf | " Cap Sante | 200 |
| LEVIS | Levis | Chas. Darveau, Q.C. | 7,300 |
| Liniere | Beauce | See St. George | 300 |
| L'Islet | L'Islet | Cleophas Leclerc | 3,500 |
| Little Metis | Rimouski | See St. Flavie | 500 |
| Longue Pointe | Hochelaga | L. G. Hetu | 1,250 |
| LONGUEUIL | Chambly | Pierre Brais | 3,500 |
| LOTBINIERE | Lotbiniere | P. S. Bernard | 2,000 |
| LOUISEVILLE | Maskinonge | Gideon Beland | 1,900 |
| Magog | Stanstead | Alf. Tourigny | 2,800 |
| Mal Bay | Gaspe | Chas. Angers | 300 |
| Mansonville | Brome | See Sutton | 300 |
| Marbleton | Wolfe | David Ashby | 400 |
| Maria | Bonaventure | " Paspebiac | 1,000 |
| Marieville | Rouville | H. E. Poulin | 1,350 |
| Martinville | Compton | See Cookshire | 200 |
| Mascouche | L'Assomption | Jos. P. Matthieu | 500 |
| Masham Mills | Wright | See Ottawa | 300 |
| Maskinonge | Maskinonge | L. E. Galipeault | 800 |
| Massawippi | Stanstead | See Magog | 200 |
| Masson | Labelle | " Buckingham | 100 |
| Matane | Rimouski | " Macnider | 800 |
| Mawcock | Shefford | " Granby | 250 |
| Megantic | Compton | J. N. Thibodean | 300 |
| Melbourne | Richmond | See Richmond | 350 |
| Melocheville | Beauharnois | " Beauharnois | 300 |
| Metapedia | Bonaventure | " Campbellton, N.B. | 350 |
| Mongenais | Vaudreuil | " Alexandria, Ont. | 400 |
| Montebello | Labelle | Hector Chauvin | 800 |
| Mount Louis | Gaspe | See Fraserville | 300 |
| Montmagny | Montmagny | J. A. Bender, Q.C. | 8,000 |
| Montreal | Hochelaga | McGibbon, Q.C., Casgrane, Q.C., Ryan & Mitchel. Stephens & Hutchings | 325,000 |
| Mt. Johnson | Iberville | See St. Johns | 450 |
| Murray Bay | Charlevoix | C. E. Angers | 3,000 |
| Nanaimo | Labelle | See Papineauville | 100 |
| NAPIERVILLE | Napierville | E. Merizzi | 1,000 |
| NEW CARLISLE | Bonaventure | J. B. Belanger | 1,000 |
| New Glasgow | Terrebonne | See St. Sophie | 300 |
| New Liverpool | Levis | " Levis | 1,000 |
| Newport | Gaspe | " Paspebiac | 600 |
| New Richmond | Bonaventre | Hector Trepanier | 1,000 |
| Nicolet | Nicolet | W. Camirand | 2,500 |
| North Hatley | Stanstead | See Magog | 200 |
| North Stanbridge | Mississiquoi | " Cowansville | 250 |
| North Wakefield | Wright | " Hull | 200 |
| N. D. de Rimouski | Rimouski | " Rimouski | 500 |
| N. D. de L'Assomption | Rimouski | " Macnider | 300 |

| *Town* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| N. D. des Bois | Compton | See Cookshire | 700 |
| N. D. des Stanbridge | Missisquoi | " Bedford | 200 |
| N. D. Dulac | Temiscouti | A. P. Beaulieu | 500 |
| Nouvelle | Bonaventure | See New Richmond | 100 |
| Oka | Two Mountains | " St. Placide | 500 |
| Ormstown | Chateauguay | Eugene Fontaine | 800 |
| Outremont | Hochelaga | See Montreal | 100 |
| PAPINEAUVILLE | Labelle | Angus S. McKay | 2,000 |
| Paspebiac | Bonaventure | P. C. Beauchesne | 1,200 |
| PERCE | Gaspe | A. Beaudry | 1,000 |
| Perkins | Wright | See Ottawa | 300 |
| Petite Matane | Rimouski | " Macnider | 400 |
| Phillipsburg | E. Missisquoi | " Bedford | 300 |
| Piedmont | Terrebonne | " St. Sauveur | 150 |
| Pierreville | Yamaska | " La Bai | 500 |
| Pike River | Missisquoi | " Bedford | 200 |
| Piopolis | Compton | " Lake Megantic | 400 |
| Plaisance | Labelle | J. G. Papineau | 200 |
| Plessisville | Megantic | J. S. Doucet | 2,600 |
| Pointe aux Trembles | Hochelaga | See Varennes | 600 |
| Pointe aux Trembles | Portneuf | See Cap Sante | 1,500 |
| POINTE CLAIRE | Jacques Cartier | C. Branet | 1,500 |
| Pointe Fortune | Vaudreull | See L'Orignal | 500 |
| Pont Chateau | Soulanges | " Valleyfield | 200 |
| Portage du Fort | Pontiac | S. A. McKay | 700 |
| Port Daniel | Bonaventure | See Paspebiac | 600 |
| Portneuf | Portneuf | " Ville Marie | 1,500 |
| Powerscourt | Huntingdon | " Huntingdon | 200 |
| QUEBEC | Quebec | Malouin(Q.C.)Bedard, (Hon.T.G.) & Duchesne (M.P.P.). Taschereau(Q.C.) Lavery & Rivard | 73,000 |
| Quyon | Pontiac | See Portage du Fort | 700 |
| Radnors Forges | Champlain | " St. Maurice | 600 |
| Radstock | Joliette | " Joliette | 100 |
| Rapide des Joachim | Pontiac | " Pembroke | 100 |
| Rawdon | Montcalm | " Joliette | 800 |
| Repentigny | L'Assomption | " L'Assomption | 100 |
| RICHMOND | Richmond | Simeon Fraser | 2,000 |
| Rigaud | Vaudreuil | J. N. Lefebvre | 600 |
| RIMOUSKI | Rimouski | Pouliot & Drapeau | 3,000 |
| Ripon | Labelle | J. B. St. Pierre | 400 |
| River Beaudette | Soulanges | See Coteau Landing | 300 |
| Rivier Desert | Wright | " Ottawa | 500 |
| Riviere Ouelle | Kamouraska | " Fraserville | 200 |
| Roberville | Chicoutimi | C. O. Labrecque | 2,400 |
| Robinson | Compton | See Cookshire | 200 |
| Rochelle | Shefford | " Lawrenceville | 300 |
| Rockburn | Huntingdon | " Huntingdon | 100 |
| Rock Island | Stanstead | H. M. Hooey | 500 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Rougemont | Rouville | See Maxville | 600 |
| Roxton Falls | Shefford | Jos. Gingras | 1,000 |
| Roxton Pond | " | " | 500 |
| Russelltown | Chateauguay | See Hemmingford | 150 |
| Ste. Agapit | Lotbiniere | F. X. Tremblay | 200 |
| Ste. Agatha | Terrebonne | J. D. P. Bazin | 200 |
| Ste. Agnes | Charlevoix | See Murray Bay | 1,500 |
| Ste. Aime | Richelieu | A. Durocher | 500 |
| St. Alban | Portneuf | Leon St. Amand | 2,000 |
| St. Albert | Arthabaska | See Victoriaville | 450 |
| St. Alexandre | Iberville | J. E. Boivin | 1,500 |
| St. Alexandre | Kamouraska | C. P. Beaulieu | 1,700 |
| St. Alexis | Montcalm | See Joliette | 200 |
| St. Alphonse | Joliette | " St. Jean De Matha. | 100 |
| St. Anaclet | Rimouski | " Rimouski | 150 |
| St. Andre | Kamouraska | " St. Alexandre | 1,400 |
| St. Andre Avelin | Labelle | H. N. Raby | 3,000 |
| St. Andrews | Argenteuil | J. A. N. McKay | 900 |
| Saints Anges | Beauce | See St. Marie | 250 |
| St. Anicet | Huntingdon | " Huntingdon | 200 |
| Ste. Anne de Beaupre | Montmorency | G. L. Dick | 1,500 |
| Ste. Anne | Jacques Cartier | See Vaudreuil | 2,000 |
| Ste. Anne de la Pocatiere | Kamouraska | L. J. Berube | 2,850 |
| Ste Anne de la Perade | Champlain | See Batiscan | 3,000 |
| Ste. Anne des Plaines | Terrebonne | F. Villeneuve | 400 |
| St. Anselme | Dorchester | J. B. E. Fortin | 2,000 |
| St. Antoine | Vercheres | A. Archambault | 1,600 |
| St. Antoine Abbe | Beauharnois | Stanislas Huet | 500 |
| St. Antoine de Tilly | Lotbiniere | Jos. Larne | 1,200 |
| St. Appollinaire | " | See Levis | 1,400 |
| St. Armand | Missisquoi | " Bedford | 400 |
| St. Arsene | Temiscouata | " Fraserville | 1,700 |
| St. Aubert | L'Islet | " St. Jean Port Joli | 2,500 |
| St. Augustine | Portneuf | " Lorette | 1,800 |
| St. Augustine | Two Mountains | " St. Monique | 200 |
| St. Barb | Huntingdon | " St. Stanislas | 150 |
| St. Barnabe | St. Maurice | F. X. Bellemare | 200 |
| St. Barthelemi | Berthnier | F. E. Ronleau | 600 |
| St. Bazile | Portneuf | See Portneuf | 1,500 |
| St. Beautrix | Joliette | " Joliette | 300 |
| St. Benoit | Two Mountains | Jos. Gironard | 250 |
| St. Bernard | Dorchester | Pierre Plante | 600 |
| St. Blaise | St. John's | See St. John's | 400 |
| St. Bonaventure | Drummond | " Drummondville | 250 |
| St. Bruno | Chambly | F. X. N. Berthiaume | 500 |
| St. Bruno | Chicoutimi | See Chicoutimi | 100 |
| St. Camille | Wolfe | " Wotton or Weedon. | 1,100 |
| St. Canute | Two Mountains | " St. Jerome | 800 |
| St. Casimer | Portneuf | N. E. Lacoursiere | 850 |
| St. Celestin | Nicolet | See St. Gregoire | 1,300 |
| St. Cesaire | Rouville | J. E. O. Demers | 1,000 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| St. Charles | Bellechasse | P. J. Ruel | 2,500 |
| St. Charles | St. Hyacinthe | See St. Judes | 500 |
| St. Chrysostome | Chateauguay | " Hemmingford | 2,000 |
| St. Claire | Dorchester | Louis M. Ray | 1,600 |
| St. Clement | Temiscouata | See Frazerville | 800 |
| St. Clet | Soulanges | J. H. Taisdale | 350 |
| St. Clothilde | Chateauguay | See St. Urbain | 250 |
| St. Constant | Laprairie | F. E. Arnould | 1,200 |
| St. Croix | Lotbiniere | Louis L. Lemay | 2,500 |
| St. Cuthbert | Berthier | L. P. A. Roberge | 500 |
| St. Cyrille | L'Islet | See L'Islet | 1,000 |
| St. Damase | St. Hyacinthe | Z. T. Marchesoault | 200 |
| St. Damien | Bellechasse | See St. Clair | 1,000 |
| St. Damien | Berthier | " Berthierville | 600 |
| St. David's | Levis | L. H. Comeau | 200 |
| St. Denis | Kamouraska | See Kamouraska | 500 |
| St. Denis | St. Hyacinthe | L. O. Dauray | 2,000 |
| St. Didace | Maskinonge | See Louisville | 300 |
| St. Dominique | Bagot | " St. Pie | 1,000 |
| St. Dorothe | Laval | " St. Eustache | 400 |
| St. Edouard | Napierville | Jean Blain | 300 |
| St. Eloie | Temiscouata | See Trois Pistoles | 900 |
| St. Elphege | Yamaska | " La Baie | 300 |
| St. Elzear | Beauce | " St. Marie | 300 |
| St. E'rem de Tring " | | C. E. Page | 2,800 |
| St. Esprit | Montcalm | Jos. H. T. Lafortune | 1,500 |
| St. Etienne des Gres | St. Maurice | N. Brunelle | 200 |
| St. Eugene | L'Islet | See L'Islet | 1,500 |
| St. Eulalie | Nicolet | " Victoriaville | 1,000 |
| St. Eustache | Two Mountains | Geo. N. Fauteux | 1,000 |
| St. Fabien | Rimouski | See Rimouski | 1,200 |
| St. Famille | Montmorency | " Chateau Richer | 600 |
| St Faustin | Terrebonne | " St. Agathe | 600 |
| St. Felicien | Chicoutimi | " Roberval | 1,000 |
| St. Felicite | Rimouski | " Macnider | 600 |
| St. Felix de Valois | Joilette | P. C. Ducharme | 600 |
| St. Ferdinand | Megantic | A. Schanibier | 500 |
| St. Fidele | Charlevoix | See Murray Bay | 800 |
| St. Flavien | Lotbiniere | " St. Croix | 2,000 |
| St. Flavie | Rimouski | Thos. Pelletier | 1,800 |
| St. Flore | Champlain | M. Carbonneau | 1,800 |
| St. Fortunat | Wolfe | See Victoriaville | 800 |
| St. Foye | Quebec | " Quebec | 1,500 |
| St. Francois du Lac. | Yamaska | Z. Baril | 800 |
| St. Francois | Beauce | B. F. Letellier | 200 |
| St. Frederick | " | See St. Joseph | 500 |
| St. Gabriel de Brandon | Berthier | J. E. Archambault | 900 |
| St. Gideon | Chicoutimi | See Herbertville | 1,000 |
| St. Genevieve | Jacques Cartier | G. Boileau | 2,500 |
| St. George | Beauce | Albert Lemay | 2,500 |
| St. Germaine | Drummond | L. A. Brien | 600 |
| St. Gervais | Bellechasse | E. M. Mackenzie | 2,000 |
| St. Giles | Lotbiniere | See Levis | 800 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| St. Gregoire | Iberville | Jos. O. Pion | 500 |
| St. Gregoire | Nicolet | J. A. Poirer | 1,000 |
| St. Guillaume | Drummond | See St. Germaine | 600 |
| St. Helene | Kamouraska | P Dessaint | 300 |
| St. Helene | Arthabasca | See Arthabaskaville | 200 |
| St. Henedine | Dorchester | " St. Marie | 1,000 |
| St. Henri | Hochelaga | A. C. A. Bissonette | 1,300 |
| St. Henri | Levis | F. Bourget | 2,600 |
| St. Hermas | Two Mountains | See St. Benoit | 250 |
| St. Hilaire | Rouville | J. A. Authier | 1,300 |
| St. Hilarion | Charlevoix | See Baie St. Paul | 900 |
| St. Hubert | Chambly | " Montreal | 200 |
| St. Hugues | Bagot | P. H. Gelinas | 300 |
| St. Hyacinthe | St. Hyacinthe | Lussier, Gendron & Gagnon | 8,000 |
| St. Irenee | Charlevoix | See Murray Bay | 1,000 |
| St. Isidore | Dorchester | " St. Anseline | 2,700 |
| St. Isidore | Laprairie | J. N. Colpron | 300 |
| St. Jacques | Montcalm | Jos. E. E. Marion | 500 |
| St. Jacques le Mineur | Laprairie | See St. Remi | 350 |
| St. Janvier | Terrebonne | " St. Anne des Plaines | 1,100 |
| St. Jean Baptiste | Rouville | Misael Halde | 1,800 |
| St. Jean Chrysostome | Levis | See St. Henri | 2,000 |
| St. Jean deDieu | Temiscouata | " Trois Pistoles | 1,000 |
| St. Jean deMatha | Joiliette | A. Dugas | 200 |
| St. Jean desChaillons | Lotbiniere | Jos. Verville | 3,000 |
| St. Jean d'Orleans | Montmorency | G. Emiel LaRue | 1,200 |
| St. Jean Port Joli | L'Islet | P. A. G. Verreault | 400 |
| St. Jerome | Chicoutimi | J. P. Gagnon | 2,000 |
| St. Jerome | Terrebonne | W. B. Mantel, Q.C. | 3,500 |
| St. Joachim | Montmorency | See Beaupre | 900 |
| St. John's | St. John's | Gabriel Marchand | 5,000 |
| St. Joseph | Beauce | Taschereau (Q.C.), Pacand & Smith | 2,500 |
| St. Joseph d'Alma | Chicoutimi | See Herbertville | 600 |
| St. Joseph du Lac | Two Mountains | " St. Eustache | 250 |
| St. Jovite | Terrebonne | P. A. Barrette | 200 |
| St. Jude | St. Hyacinthe | L. A. L. Henruex | 400 |
| St. Julie | Vercheres | N. P. Lapierre | 1,200 |
| St. Julie | Megantic | See Somerset | 1,500 |
| St. Julienne | Montcalm | Jos. S. Sylvestyre | 300 |
| St. Justin | Maskinonge | E. M. Chapdelaine | 350 |
| St. Justin de Newton | Vaudreuil | J. J. H. Lafond | 250 |
| St. Lambert | Chambly | See Montreal | 1,200 |
| St. Lambert | Levis | " St. Isidore | 1,200 |
| St. Laurent | Jacques Cartier | A. Lecours | 2,000 |
| St. Laurent d'Orleans | Montmorency | See St. Jean d'Orleans. | 800 |
| St. Lazare | Bellechasse | " St. Anselme | 1,800 |
| St. Lazare | Vaudreuil | " Montreal | 300 |
| St. Leon | Maskinonge | L. N. Gelinas | 350 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| St. Leonard | Nicolet | Jos. Picher | 1,500 |
| St. Liboire | Bagot | P. S. Beauregard | 600 |
| St. Liguori | Montcalmi | See Joliette | 250 |
| St. Louis de Bongue | Beauharnois | Walfrid Martin | 700 |
| St. Louise | L'Islet | See St. Roch des Aulnais | 2,000 |
| St. Luc | St. John's | See St. John's | 200 |
| St. Luce | Rimouski | " St. Flavie | 1,000 |
| St. Madeleine | St. Hyacinthe | " St. Hyacinthe | 500 |
| St. Magloire | Bellechasse | " St. Michel | 1,000 |
| St. Marc | Vercheres | " St. Hyacinthe | 200 |
| St. Marguerite | Dorchester | N. Doyer | 1,000 |
| St. Marie | Beauce | G. F. Hamel | 1,200 |
| St. Marthe | Vaudreuil | A. Jeannotte | 400 |
| St. Martin | Laval | W. B. Des Rochers | 400 |
| St. Martine | Chateauguay | Jos. Landry | 600 |
| St. Mathias | Rouville | See Marieville | 400 |
| St. Maurice | Champlain | J. M. Bayeur | 4,000 |
| St. Michel | Bellechasse | U. F. A. Mercier | 2,000 |
| St. Michel | Iberville | M. Coupal | 500 |
| St. Moise | Rimouski | See St. Flavie | 1,100 |
| St. Monique | Nicolet | L. H. Bellerose | 2,000 |
| St. Monique | Two Mountains | A. Pilon | 300 |
| St. Narcisse | Champlain | See St. Maurice | 2,000 |
| St. Neree | Bellechasse | " St. Gervais | 1,400 |
| St. Nicholas | Levis | " Levis | 2,000 |
| St. Norbert | Berthier | " Berthierville | 400 |
| St. Octave | Rimouski | Nap. Michaud | 1,300 |
| St. Ours | Richelieu | J. A. L. Aubin | 1,800 |
| St. Pacome | Kamouraska | See St. Anne de la Pocatiere | 1,500 |
| St. Pamphile | L'Islet | " L'Islet | 1,500 |
| St. Paschal | Kamouraska | L. P. A. Martin | 3,000 |
| St. Paul | Hochelaga | See Montreal | 1,600 |
| St. Paul de Chester | Arthabaska | " Victoriaville | 500 |
| St. Paul de Buton | Montmagny | " Montmagny | 1,400 |
| St. Paulin | Maskinonge | " Louisville | 200 |
| St. Perpetue | Nicolet | " Nicolet | 500 |
| St. Phillippe | Laprairie | L. F. Larose | 200 |
| St. Phillippe | Argenteuil | L. C. Beaudin | 200 |
| St. Pie | Bagot | J. B. S. Bathalon | 1,000 |
| St. Pierre Baptiste | Megantic | See Inverness | 1,000 |
| St. Pierre d'Orleans | Montmorency | " St. Jean d'Orleans | 500 |
| St. Pierre les Becquets | Nicolet | Jos. Lavallee | 3,000 |
| St. Pierre | Montmagny | See Montmagny | 1,200 |
| St. Placide | Two Mountains | A. Bernard | 300 |
| St. Polycarpe | Soulanges | L. A. Gladu | 500 |
| St. Raphael | Bellechasse | See St. Michel | 2,400 |
| St. Raymond | Portneuf | E. A. Panet | 3,000 |
| St. Remi | Napierville | D. Monet | 1,200 |
| St. Robert | Richelieu | Oliver Dupre | 200 |
| St. Roch | Richelieu | See St. Robert | 500 |
| St. Roch des Aulnais | L'Islet | P. T. Dupont | 1,500 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| St. Romuald | Quebec | Pierre Cantin | 4,500 |
| St. Romain | Compton | See Lambton | 600 |
| St. Rose | Laval | A. A. Legault | 1,200 |
| St. Scholastique | Two Mountains | F. X. Mathieu, Q.C | 2,000 |
| St. Sebastien | Iberville | J. E. Godrean | 500 |
| St. Severe | St. Maurice | See Yamachiche | 600 |
| St. Simon | Bagot | F. X. Denis | 400 |
| St. Simon | Rimouski | Jos. Fournier | 1,200 |
| St. Sophia de Levrard | Nicolet | See Becancour | 2,000 |
| St. Sophia de Levrard | Megantic | See St. Ferdinand | 1,200 |
| St. Stanislas | Champlain | J. E. Charbonneau | 300 |
| St. Stanislas de Kostka | Beauharnois | J. B. Laplante | 200 |
| St. Sulphice | L'Assomption | See L'Assomption | 200 |
| St. Sylvestre | Lotbiniere | J. O. Gagne | 800 |
| St. Telesphore | Soulanges | See Valleyfield | 200 |
| St. Thecle | Champlain | " St. Tite | 1,200 |
| St. Therese | Terrebonne | A. Pilon | 1,500 |
| St. Thomas | Joliette | See Joliette | 1,000 |
| St. Thomas | Yamaska | W. C. Boucher | 1,000 |
| St. Timothee | Beauharnois | Louis DeG. Dagneault | 450 |
| St. Tite | Champlain | W. Moussetle | 3,000 |
| St. Tite des Caps | Montmorency | See St. Joachim | 800 |
| St. Ubalde | Portneuf | " St. Alban | 1,000 |
| St. Urbain | Charlevoix | " Baie St. Paul | 800 |
| St. Urbain | Chateauguay | J. B. Pompard | 800 |
| St. Ursule | Maskinonge | See Louisville | 300 |
| St. Valentine | St. John's | " St. John's | 200 |
| St. Valerien | Shefford | P. S. Grandpre | 500 |
| St. Victor de Tring | Beauce | Jos. Boldue | 2,000 |
| St. Vincent de Paul | Laval | C. E. Germain | 1,200 |
| St. Wenceslas | Nicolet | David Lebrun | 1,200 |
| Sabrevois | Iberville | See St. Johns | 200 |
| Sacre Couer de Marie | Megantic | See Thetford | 800 |
| Sault au Recollet | Hochelaga | " Montreal | 3,500 |
| Sawyerville | Compton | " Cookshire | 400 |
| Sayabec | Rimouski | " Macnider | 1,000 |
| Scottstown | Compton | " Cookshire | 400 |
| Scott Jct | Beauce | " St. Marguerite | 200 |
| Shawbridge | Terrebonne | " St. Sauvier | 200 |
| Shawenegan | St. Maurice | Philemon de Varennes | 100 |
| Shawville | Pontiac | See Bryson | 900 |
| Sherbrooke | Sherbrooke | Cate, Wells & White | 11,000 |
| Sherrington | Napierville | See St. Michel | 450 |
| Somerset | Megantic | J. S. Doucet | 2,000 |
| Sorel | Richelieu | C. J. C. Wurtel | 7,000 |
| South Durham | Drummond | See Danville | 500 |
| South Stukeley | Shefford | " Waterloo | 200 |
| Stanbridge E | Missisquoi | " Bedford | 400 |
| Standon | Dorchester | " Lake Etchemin | 1,600 |
| Stanfold | Arthabaska | L. H. Bellerose | 900 |
| Stanstead | Stanstead | M. F. Hackett, Q.C | 1,000 |
| Stonefield | Argenteuil | See Lachute | 350 |

| *Town.* | *County.* | *Correspondent.* | *Pop'n.* |
|---|---|---|---|
| Stornoway | Compton | See Lambton | 150 |
| Stottville | St. John's | " St. John's | 200 |
| Sutton | Brome | C. N. R. Tarte | 900 |
| Sweetsburgh | Missisquoi | Hon. H. T. Duffy | 300 |
| TADOUSAC | Saguenay | See Baie St. Paul | 200 |
| Terrebonne | Terrebone | E. S. Mathieu | 1,400 |
| Thetford | Megantic | L. Laliberte | 500 |
| THREE RIVERS | St. Maurice | Arthur Oliver | 9,000 |
| Thurso | Labelle | See Papineauville | 1,000 |
| Tingwick | Arthabaska | F. V. Lessard | .... |
| Trois Pistoles | Temiscouata | J. M. Michaud | 2,000 |
| Trois Saumons | L'Islet | See L'Islet | 400 |
| Trout River | Huntingdon | " Huntingdon | 300 |
| Upper Melbourne | Richmond | " Richmond | 150 |
| Valcartier | Quebec | " Charlesbourg | 800 |
| Valcourt | Shefford | P. J. S. Peltier | 225 |
| Valleyfield | Beauharnois | Denis & Chaput | 6,000 |
| Valracine | Compton | See Megantic | 9,000 |
| Varennes | Vercheres | L. J. A. Bissonnette | 900 |
| VAUDREUIL | Vaudreuil | " " | 500 |
| VERCHERES | Vercheres | " " | 900 |
| Victoriaville | Arthabaska | J. N. Poirier | 2,000 |
| Village Richelieu | Rouville | See Marieville | 300 |
| Villemarie | Pontiac | F. Belanger | 800 |
| Wakefield | Ottawa | Timothee Piche | 250 |
| Warden | Shefford | See Waterloo | 250 |
| Warwick | Arthabaska | E. H. Laliberte | 2,000 |
| WATERLOO | Shefford | C. A. Nutting | 1,900 |
| Waterville | Compton | See Magog | 300 |
| Way's Mills | Stanstead | " Rock Island | 250 |
| Weedon | Wolfe | J. H. Bourget | 1,500 |
| West Broughton | Beauce | See Victor de Tring | 500 |
| West Shefford | Shefford | J. A. Bonin | 300 |
| Wickham | Drummond | Felix Cormier | 1,200 |
| Wilson's Mills | Megantic | See Inverness | 300 |
| Windsor Mills | Richmond | J. P. A. Begin | 2,100 |
| Wolfstown | Wolfe | See Thetford | 150 |
| Wotton | " | Jac. Picard | 1,800 |
| Yamachiche | St. Maurice | J. E. G. Heroux | 1,800 |
| Yamaska | Yamaska | See Sorel | 200 |

## COMMERCIAL LAWS.

The following is a compendium of the Commercial Laws of this Province. If any further and more complete information is desired, the Agency will be pleased to furnish same free to its Subscribers on application to the Head Office, as the Agency has secured the services of Solicitors for that purpose.

## LAWS OF QUEBEC.

**Arrests in Civil Actions.**—A debtor can for the amount of $40.00 or over, be arrested on a writ of capias that he is secreting his property, or is absconding with intent to de-

fraud his creditors. Debtors who are notoriously insolvent and who refuse to assign may also be arrested.

**Assignments.**—Any unsecured creditor for the sum of $200.00 or over, may make demand of assignment, an assignment of all his property is thereupon made for general benefit of creditors at the office of the Prothonotary of the Superior Court. The creditor so demanding is appointed judicial guardian, of which notice is given in the papers, as well as by sending a registered notice, and a meeting of creditors is called and the estate is ordered to be wound up under the advice of inspectors.

**Attachments.**—An attachment before judgment may be issued upon affidavit, somewhat similar to the one required for capias, except that it may be for the sum of $5.00 and upwards. Attachments in revendication may be issued to secure property claimed by the plaintiff, and illegally detained by the defendant, and the defendant must either give up possession or give security. Conservatory seizures may be made of goods in transit, which have not reached defendant's possession, or even after, if they be intact and have not been sold on credit, and are within thirty days of the time of his insolvency.

**Bills of Lading** are titles to the property, and entitle the holder to the possession. They may be pledged as collateral security.

**Bills of Sale** will not avail against third parties, or against seizing creditors, provided the goods be not actually transferred or there is no warehouse receipt.

**Bills and Notes** are governed by the Dominion Act, and three days of grace are allowed. Must be protested to hold endorser.

**Chattel Mortgages.**—Do not exist.

**Commercial Travellers.**—No taxes or licenses required.

**Divorce.**—There is no law, but same may be granted by the Senate of Canada. Separation as to bed and board may be had on the usual grounds.

**Dower.**—Wife is entitled to enjoyment for herself and the guardianship of her children, of one-half of the immovable property possessed by her husband at the time of her marriage. Immovable property acquired subsequent to the marriage is the property of the community, and may be transferred by the husband. The movable property of both as well as the immovable acquired by them subsequent to their marriage form one mass, of which the wife is absolute owner of one-half. Immovable possessed by the wife are separate and not subject to dower in favor of the husband. She cannot alieniate her own property without the husband's author-

ity, but there is generally a marriage settlement made before marriage.

**Exemption.**—Bed, bedding and household goods in use by the family to the extent of $50.00, sewing machine, fuel and food for three months, span of horses, one cow, two pigs, four sheep, plow, harrow, cart, etc., books relating to the profession, art and trade of the debtor to the value of $200.00, tools and implements in ordinary use to the value of $200.00.

**Execution** can issue five days after final judgment. Movable property must be first disposed of. No execution less than $40.00 can bind the lands.

**Garnishments.**—Following are exempt from garnishment: Pay and pensions of persons belonging to the army; salaries of public officers, save as respects public officers and employees of this Province. The portions of these salaries liable to seizure shall be (*a*) one-fifth of every monthly salary not exceeding one thousand dollars per annum, (*b*) one-fourth of every monthly salary exceeding one thousand dollars, but not exceeding two thousand dollars per annum, (*c*) one-third of every salary exceeding four thousand dollars per annum. City or town clerks are exempt for the same proportion. All salaries and wages of clerks, employees and workmen are exempt to the amount of four-fifths, when they do not exceed three dollars per day, three-fourths when they exceed three dollars per day but do not exceed six dollars, and two-thirds when they exceed six dollars per day.

**Interest.**—Rate of interest is 6%, unless otherwise agreed upon.

**Licenses** are paid to the province and to the city for most kinds of business for which a license is necessary. These are fixed by special laws and vary according to the class of business carried on.

**Statute of Fraud.**—Interest in lands can be created by writing only, except leases not exceeding three years. No action can be brought to charge an executor or defendant to answer for the debt, default or miscarriage of another, unless something in writing. No contract for sale of goods worth $40.00 or upwards good unless in writing, except there be partial delivery or part payment.

**Tax Laws.**—A business tax of seven and a-half per cent. on the assessed rental is payable to the governor of the province. Joint stock companies pay a tax in proportion to the amount of their capital and number of branches doing business.

# LIST OF RELIABLE FOREIGN CORRESPONDENTS,

All of whom we can, with confidence, recommend, but who are not under contract with the Agency.

## ENGLAND.

| | | |
|---|---|---|
| Ashbourne | Derby | Holland & Rigby. |
| Ashford | Kent | Hallett, Creery & Co. |
| Barnsley | York | Robt. D. Maddison. |
| Bath | Somerset | Stone, King & Co. |
| Birmingham | Warwick | Stubbs, Limited. |
| Blackburn | Lancaster | " " |
| Bradford | York | " " |
| Brighton | Sussex | " " |
| Bristol | Gloucester | " " |
| Burslem | Stafford | Wain & Harris. |
| Cambridge | Cambridge | John E. Foster. |
| Canterbury | Kent | Kingsford, Wightwick & Co |
| Carlisle | Cumberland | Wright & Brown. |
| Chatham | Kent | Basset & Boucher. |
| Cheltenham | Gloucester | Griffiths, Ryland & Co. |
| Chester | Chester | Gamon, Fraser & Gamon. |
| Croyden | | Stubbs, Limited. |
| Derby | Derby | Taylor, Simpson & Mosley. |
| Dover | Kent | Crowell & Crowell. |
| Exeter | Devon | Stubbs, Limited. |
| Falmouth | Cornwall | Reginald & Rogers. |
| Gloucester | Gloucester | Tainton Sons & Sivester. |
| Halifax | York | Judd, Booth & Helliwell. |
| Hastings | Sussex | Langham, Son & Douglas. |
| Hull | York | Stubbs, Limited. |
| Huddersfield | " | Owens & Bailie. |
| Ipswich | Suffolk | Jackaman, Sons & Miller. |
| Kidderminster | Worcester | Crowther & Bonning. |
| Lancaster | Lancaster | Hall, Marshall & Stewart. |
| Leeds | York | Stubbs, Limited. |
| Leicester | Leicester | " " |
| Liverpool | Lancaster | " " |
| London | 42 Gresham St. E.C.<br>3 Princes Street<br>Regent Street | " " |
| Manchester | Lancaster | " " |
| Newcastle-on-Tyne | Northumberland | " " |
| Newport | Monmouth | Llewellyn & Moore. |
| Norwich | | Stubbs, Limited. |
| Nottingham | Nottingham | " " |
| Oxford | Oxford | Morrell & Son. |
| Plymouth | Devon | Stubbs, Limited. |
| Portsmouth | Hants | " " |
| Reading | Berks | Beale & Martin. |
| Rochester | Kent | Arnold, Essell & Baker. |

| | | |
|---|---|---|
| St. Helens | Lancaster | Barrow & Cook. |
| Salisbury | Wilts | Wilson & Sons. |
| Sheffield | York | Stubbs, Limited. |
| Skipton | " | Wright, Charlesworth & Wilson. |
| Southampton | Hants | Stubbs, Limited. |
| Stamford | Lincoln | Phillips, Evans, Phillips & Evans. |
| Sunderland | Durham | Stubbs, Limited. |
| Swansea | | " " |
| Torquay | Devon | Kitson, Mackenzie & Hext. |
| Tunstall | Stafford | Hollingshead & Moody. |
| Warwick | Warwick | Heath & Blenkinsop. |
| Weymouth | Dorset | Bowen & Symes. |
| Windsor | Berks | Long, Durnford & Lovegrove. |
| Worcester | Worcester | Cutler, Davis & Cutler. |
| York | York | J. H. Ware & Sons. |

## WALES.

| | | |
|---|---|---|
| Cardiff | Glamorgan | Stubbs, Limited. |
| Carnarvon | " | R. D. Williamson & Hughes. |
| Llanelly | Carmarthen | Rees & Edwards. |
| Llangollen | Denbigh | Minthall, Parry-Jones, Woosnam & Smith. |
| Towyn | Merioneth | Smith, Davies & Son. |
| Wrexham | Denbigh | Evan Morris & Co. |

## SCOTLAND.

| | | |
|---|---|---|
| Aberdeen | Aberdeen | Stubbs, Limited. |
| Dundee | Forfar | " " |
| Dunfermline | Fyfe | W. Beveridge. |
| Edinburgh | Edinburgh | Stubbs, Limited. |
| Glasgow | Lanark | " " |
| Greenock | Renfrew | J. C. Smith, Macdonald & Crawford. |
| Inverness | Inverness | Stewart, Rule & Burns. |
| Perth | Perth | Jameson & MacKay. |
| Wick | Caithness | Nimmo & Morrison. |

## IRELAND.

| | | |
|---|---|---|
| Ballymena | Antrim | J. & A. Caruth. |
| Belfast | " | Stubbs, Limited. |
| Cork | Cork | " " |
| Dublin | Dublin | " " |
| Dungannon | Tyrone | Reynolds & Hoy. |
| Galway | Galway | Blake & Kenny. |
| Limerick | Limerick | Jas. A. Doyle. |
| Londonderry | Londonderry | J. Kelso Reid. |
| Queenstown | Cork | A. H. Allen & Son. |
| Tipperary | Tipperary | Walter Nolan. |
| Wexford | Wexford | Little & Elgee. |

## FRANCE.

| | | |
|---|---|---|
| Paris | 24 Boulevard, Des. Capucines | O. E. Bodingh. |

# UNITED STATES.

## ALABAMA.

Birmingham.....Jefferson .....Wm. K. Brown.
Mobile .....Mobile .....Burgett & Burgett.

## ARIZONA.

Prescott.....Yavapai .....E. M. Sanford.

## ARKANSAS.

Little Rock ..... ..Pulaski .....Dodge, Johnson, Carroll & Pemberton.

## CALIFORNIA.

Los Angeles.....Los Angeles .....Chas. Udel.
Sacramento City....Sacramento .....Emmons & Emmons.
San Francisco .....San Francisco.....Fox & Gray.

## COLORADO.

Denver.....Arapahoe.. .....Geo. W. Earnshaw.

## CONNECTICUT.

Bridgeport .....Fairfield.....Howard N. Wakeman.
Hartford .....Hartford .....Frank B. Williams.
New Haven .....New Haven .....Geo. W. Adams.

## DELAWARE.

Wilmington .....New Castle .....Geo. T. Brown.

## DISTRICT OF COLUMBIA.

Washington City ..... .....Clayton E. Emig.

## FLORIDA.

Jacksonville .....Duval .....Robert A. Baker.

## GEORGIA.

Atlanta .....Fulton .....Edward R. Austin.
Savannah .....Chatham .....A. P. Wright.

## IDAHO.

Boise City.....Ada .....Wood & Wilson.

## ILLINOIS.

Bloomington .....McLean .....E. E. Donnelly.
Chicago .....Cook .....Ferguson & Goodnow.

## INDIANA.

| | | |
|---|---|---|
| Fort Wayne | Allen | Ninde & Ninde. |
| Indianapolis | Marion | Frank N. Fitzgerald. |

## IOWA.

| | | |
|---|---|---|
| Des Moines | Polk | Cummins, Hewitt & Wright. |

## KANSAS.

| | | |
|---|---|---|
| Topeka | Shawnee | Rossington, Smith & Dallas. |

## KENTUCKY.

| | | |
|---|---|---|
| Louisville | Jefferson | Samuel Avritt. |

## LOUISIANA.

| | | |
|---|---|---|
| New Orleans | Orleans Parish | Chaffe & Bowers |

## MAINE.

| | | |
|---|---|---|
| Portland | Cumberland | Jno. Howard Hill. |

## MARYLAND.

| | | |
|---|---|---|
| Baltimore | Baltimore | Hodson& Hodson. |

## MASSACHUSETTS.

| | | |
|---|---|---|
| Boston | Suffolk | Morse & Lane. |

## MICHIGAN.

| | | |
|---|---|---|
| Detroit | Wayne | Chas. R. Whitman. |

## MINNESOTA.

| | | |
|---|---|---|
| Duluth | St. Louis | Alford & Hunt. |
| Minneapolis | Hennepin | Byers & Whitcomb. |
| St. Paul | Ramsey | Hilscher & Morris. |

## MISSISSIPPI.

| | | |
|---|---|---|
| Jackson | Hinds | J. C. Ward. |

## MISSOURI.

| | | |
|---|---|---|
| Kansas City | Jackson | Ames & Jones. |

## MONTANA.

| | | |
|---|---|---|
| Helena | Lewis & Clarke | Walsh & Newman. |

## NEBRASKA.

| | | |
|---|---|---|
| Lincoln | Lancaster | Alfred W. Scott. |
| Omaha | Douglas | Crane and Crane. |

## NEVADA.

| | | |
|---|---|---|
| Carson City | Ormsby | Torreyson & Summerfield. |

## NEW HAMPSHIRE.

| | | |
|---|---|---|
| Concord | Merrimack | Joseph S. Matthews. |
| Nashua | Hillsboro' | Wm. J. McKay. |

## NEW JERSEY.

| | | |
|---|---|---|
| Jersey City | Hudson | J. Herbert Potts. |
| Paterson | Passaic | Rayton E. Horton. |

## NEW YORK.

| | | |
|---|---|---|
| Albany | Albany | Lewis B. Hall. |
| Buffalo | Erie | Clinton & Clark. |
| New York City | New York | Furlong, White & O'Connel |

## NORTH CAROLINA.

| | | |
|---|---|---|
| Raleign | Wake | J. W. Hinsdale. |

## NORTH DAKOTA.

| | | |
|---|---|---|
| Fargo | Cass | H. R. Turner. |
| Grand Forks | Grand Forks | Jno. P. Galbraith. |

## OHIO.

| | | |
|---|---|---|
| Cincinnati | Hamilton | E. C. Pyle. |
| Springfield | Clark | W. Webb Witmeyer. |

## OREGON.

| | | |
|---|---|---|
| Portland | Multnomah | A. C. & R. W. Emmons. |

## PENNSYLVANIA.

| | | |
|---|---|---|
| Philadelphia | Philadelphia | Robt. J. Byron. |

## RHODE ISLAND.

| | | |
|---|---|---|
| Providence | Providence | Geo. H. Huddy, Jr. |

## SOUTH CAROLINA.

| | | |
|---|---|---|
| Charleston | Charleston | Mordecai & Gadsden. |
| Sioux Falls | Minnehaha | Bailey & Voorhees. |

## TENNESSEE.

| | | |
|---|---|---|
| Memphis | Shelby | Henry Craft. |
| Nashville | Davidson | Hamilton Parks. |

## TEXAS.

| | | |
|---|---|---|
| Dallas | Dallas | Julius F. House. |
| Galveston | Galveston | Arthur Keetch. |

## UTAH.

| | | |
|---|---|---|
| Salt Lake City | Salt Lake | Lee, Gray & Booth. |

## VERMONT.

| | | |
|---|---|---|
| Burlington | Chittenden | Powell & Powell. |

## VIRGINIA.

| | | |
|---|---|---|
| Norfolk | Norfolk | Fentress & Agelasto. |
| Richmond | Henrico | Anderson & Anderson. |

## WASHINGTON.

| | | |
|---|---|---|
| Seattle | King | Emmons & Emmons. |
| Spokane | Spokane | Jno. M. Gleeson. |
| Tacoma | Pierce | Wm. H. Pratt. |

## WEST VIRGINIA.

| | | |
|---|---|---|
| Wheeling | Ohio | Atkinson & Flick. |

## WISCONSIN.

| | | |
|---|---|---|
| Milwaukee | Milwaukee | Chas. L. Aarons. |

## WYOMING.

| | | |
|---|---|---|
| Cheyenne | Laramie | E. W. Mann. |

# TELEGRAPHIC CODE

Prepared for the Exclusive use of our Subscribers and Correspondents.

CABLE ADDRESS, - - - STANMERAG.

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## TRAVELLER TO MERCHANT.

NOTE.—Always begin each message with the words "**Standard Code.**"

MAB.—I will write you this evening full particulars with prices of goods sold, but as the purchaser wants the goods as soon as possible you will please send the following named goods at once to

MAC.—Send by rail freight.

MACAN.—Send by fast freight.

MACE.—Send by express.

MACKLE—Send by boat.

MACAS.—Send by mail.

MACARONI.—I cannot sell the following named goods at the prices fixed. Can you not reduce the prices to the following sums respectively:

MAD.—I have demand for the goods named below. Can you not furnish me with samples, and authorize me to sell them as follows:

MADE.—I have demand for the goods named below. Can I sell them at the respective prices named, to wit:

MADAM.—Let me know what to do. I can sell the following goods to the party named at the price named, but not more, viz.:

MADCAP.—Shall I sell?.

MADDEN.—The best offer is.

MADDER.—I expect to sell at your price.

MAD HOUSE.—I cannot sell at your prices.

MADID.—I might possibly sell at

MAFFLE.—At the price named I cannot sell.

MAGE.—What is the lowest price at which I can sell?

MAGIC.—I cannot buy the following named goods at the prices fixed by you. The following are the lowest prices on the respective goods at which I can buy:

MAGMA.—We can get notes with good endorser from

MAGNET.—The party in question promises to pay on

MAGPIE.—Your claim is in danger against

MAID.—Shall I employ counsel for you? I have just learned of the failure of

MAIL.—I cannot make a satisfactory arrangement with the party hereafter named. What shall I do? The party I mean is

MAIM.—Instruct me what I shall do about the following matter. I am reliably informed of the failure of

MAIN.—Hold for further advice if you have not shipped to

MAINOR.—I have carefully inquired into the standing of

MAINLY.—I have been unable to get satisfactory information about

MAIZE.—The party inquired about is regarded as good.

MAJESTY.—The party inquired about is regarded as fair.

MAJOR.—The party inquired about is regarded as doubtful.

MAKE.—The party inquired about is regarded as

MAKI.—An assignment has been made by

MAKER.—The party named below is reported to be in trouble. The name is

MAKING.—Judgment has been recovered against

MALADY.—Shall I employ counsel?

MALAR.—A fire has destroyed the property of the party named below. They have no insurance. The name is

MALATE.—A fire has destroyed the property of the party named below. They are insured. The name is

MALET.—Instruct me what to do.

MALIC.—Your instructions have been complied with.

MALICE.—There are unfavorable reports here regarding the stability of

MALL.—Prospects very good.

MALLET.—Prospects not very good.

MALT.—Prospects bad.

MAMMOCK.—I do not understand your telegram.

MAN.—I have drawn on you for $

MANACLE.—Send me by telegraph order $

MANAGE.—Send me by letter draft on for $

MANAKIN.—On Monday I will be at

MANAGERY.—On Tuesday I will be at

MANDARIN.—On Wednesday I will be at

MANDURE.—On Thursday I will be at

MANDORE.—On Friday I will be at

MANE.—On Saturday I will be at

MANFUL.—On Sunday I will be at

MANGER.—Answer at once. I am waiting at the telegraph office for a reply.

MANGLE.—Will give particulars by mail.

MANGLER.—Give lowest quotations on

MANGO.—I am detained here by sickness.

## MERCHANT TO TRAVELLER.

NOTE.—Always begin each message with the words "**Standard Code.**"

MANHOOD.—You may sell the following named goods at the prices respectively named.

MANIAC.—If you can do no better sell at the price named in yours of

MANIFEST.—Do not sell at prices you name.

MANKIND.—Sell only at our prices.

MANKS.—If you cannot sell at our prices telegraph best prices you can get.

MANNA.—Do not sell until further advised.

MANNER.—Sell at the best offer you can get.

MANNING.—Sell part if you cannot sell all.

MANOR.—Accept the offer.

MANSE.—Sell at once.

MANTLE.—Telegraph us half rate best prices you can get.

MANTO.—Telegraph us at once best prices you can get.

MANUAL.—Write us best price you can get, and particulars.

MANY.—Advance the price of the following goods to the prices respectively named, to wit:

MAP.—Reduce the following goods to the prices respectively named, to wit:

MAPLE.—What is the best price you can get for

MAPLE-TREE.—If you can do no better buy at the prices named in yours of

MAPPED.—What is the lowest price at which you can buy.

MAR.—If our bill is not settled or secured at once employ counsel.

MARAI.—Use your best judgment in securing claim against

MARAUD.—If you cannot collect secure the claim as well as possible against

MARBLE.—Our claim against the party named below has not been paid. Inquire into the matter and report by half rate message. The party's name is

MARCH.—Our claim against the party named below has not been paid. Inquire into the matter and report at your discretion. The party's name is

MARCIAL.—We are informed that the party named below is in trouble. Investigate the matter and report by half rate message. The party's name is

MARE.—We are informed that the party named below is in trouble. Investigate the matter and report at your discretion. The party's name is

MARENA.—Employ counsel at once in the matter of

MARGAY.—See why remittance has not been made by

MARGIN.—Go, inquire into, and report by telegraph at once on alleged embarrassment of

MARGOT.—Go inquire into and report by telegraph at once on alleged embarrassment of

MARGODE.—Go, inquire into, and report by half rate telegram on alleged embarrassment of

MARIETS.—A judgment has been recovered against the party named below. Inquire into their affairs and report by half rate message. The party's name is

MARIGOLD.—A judgment has been recovered against the party named below. Inquire into their affairs and report by half rate message. The party's name is

MARINATE.—As soon as you can leave where you are go to

MARINE.—You will find letter of instructions at

MARINER.—Answer by half rate message.

MARISH.—Answer as quickly as possible.

MARITIME.—Answer fully by letter about

MARK.—Await our letter of instructions of this date at

MARKER.—Will send you full half rate message to-night.

MARKET.—Do not allow the claims of

MARL.—Settle, but allow as little as possible on the claims of

MARLINE.—The goods sent to the party named below must be right. They were packed and shipped with the utmost care. We refer to those sent to

MAROON.—If there is anything wrong it is the fault of the transporters, not ours, and the bill must be paid by

MARQUE.—Do not press the parties named below to buy too largely. We refer to

MARQUEE.—Make all the inquiry you can and report about means, character, promptness, and so forth of

MARQUIS.—The bill of the party named below is too large. On what items can we best cut him down. We mean

MARROW.—Do not draw on us as indicated in yours of the

MARRY.—Have stopped goods shipped to party named below. Get them from transporter and do the best you can with them. We refer to goods shipped to

MARSH.—Call on Sharp & Alleman's correspondents and ask them to advise you in reference to

MARSHAL.—Use your best judgment and discretion in the matter. You have full authority to act.

MARSHY.—As soon as you can leave where you are without detriment to our interest go to

MART.—Go at once to

MARTEN.—You will hear from us at

MARTIAL.—Act quickly, but be judicious in matter of

MARTIN.—Return here at once.

MARTLET.—Telegraph us fully by

MARTYR.—Write us the particulars about

MARVEL.—You may draw on us for

MARY-BUD.—We will remit you at

MASCLE.—We have mailed check to

MASH.—How long will you be at

MASK.—When will you be at

MASKER.—We have your letter dated

MASLIN.—Go, inquire into, and report by mail on complaint of

MASONIC.—Go, inquire into, and report by half rate telegram on complaint of

MASONRY.—Report by letter.

MASORA.—Report by half rate telegram.

MASS.—Report by telegraph at once.

MASSACRE.—Report by such mode as the exigencies of the matter may require.

## SOLICITOR AND CLIENT.

NOTE.—Always begin each message with the words "**Standard Code.**"

MASSER.—Come here at once. We fear an absconding by

MASSIVE.—Send us at once full copy of your account from books of original entry against

MASSY.—Attach affidavit to, and forward at once, copy of your books of original entry against

MAST.—Answer fully by half-rate message.

MASTER.—Answer by telegraph at once.

MASTICH.—On the facts stated by you we can arrest

MASTIFF.—We have secured the arrest of

MASTY.—An assignment has been made by

MAT.—We have attached the goods of

MATCH.—On the facts stated by you we can issue an attachment against the goods of

MATE.—Security has been given by

MATER.—Bring your books of original entry with you.

MATERIAL.—Send us at once for Court costs of suit.

MATH.—Give us address of defendants and full names of all of them.

MATHES.—The compromise offer is to be secured.

MATHESIS.—You have been misinformed; the facts are

MATIN.—Send member of your firm here at once.

MATRASS.—Send full names of all the members of plaintiff's firm at once.

MATROSS.—We must have an affidavit showing that

MATTED.—We must move quickly or

MATER.—If you can give security here we can issue a writ of replevin against

MATTING.—Goods are being sold at a sacrifice by

MATTOCK.—We must give security in the sum of

MATURE.—There will be a sheriff's sale on

MAUDLIN.—We shall lose much time unless we sue before

MAUL.—Your case is for trial on

MAUNDRIL.—The facts stated by you will sustain an action of trover against

MAVIS.—On the facts stated by you a civil warrant can be issued for the arrest of

MAXIM.—Have your witness here on

MAY.—Do not come until we advise you further.

MAYFLY.—You case is likely to be reached on

MAYING.—Your case is not likely to be reached

MAYOR.—Hold yourself in readiness to come here at any moment.

MAZE.—Your case has been continued. We will write you particulars.

MAZY.—The decision is in our favor in the case of

MEAD.—The decision is against us in the case of

MEAL.—The decision is only partly in our favor. Will write particulars.

## MERCHANT TO SOLICITOR.

NOTE.—Always begin each message with the words "**Standard Code.**"

MEADOW.—Are you so situated that you can represent us in a matter against.

MEAGRE.—Can you go at once to on collection, should we send same to you? Answer.

MEAL.—Go at once to . Take first means of conveyance.

MEAN.— is reported in trouble, attached, sued, failed, or is about to do so. Issue proceedings immediately, if in your judgment there is urgent need and prospects of success are fair. Furnish bond if required, we will indemnify yourself and sureties against all loss and damages. Advise us by mail, or wire if necessary. Firm is composed of

MEANDER.— is reported in trouble, attached, sued, failed, or is about to do so. Investigate promptly, and if possible get payment or secure our claim. Advise us by wire what action you deem necessary to protect our interests. Firm is composed of

MEANLY.—Can you make claim of $ against of ? Wire answer.

MEAR.—Claim is an open account, not due.

MEASE.—Claim is an open account, past due.

MEASLES.—Claim is a note, not due.

MEASURE.—Claim is a note, past due.

MEAT.—Please telegraph at our expense the financial standing of

MECHANIC.—Please write us at once the financial standing of . Postage going by this mail.

MECHLIN.—Is it safe in your opinion to extend credit to amount of $ . If not, how much?

MEDAL.—Can you recommend of for a credit of $ on months? Answer by wire and follow by letter.

MEDDLE.—Can you recommend of for a credit of $ on months? Answer by mail.

MEDIAL.—Wire quick what in your judgment is fair credit for of . Follow by letter.

MEDIATE.—What is credit of of ? Answer by wire and follow by letter.

MEDICAL.—Does dissolution of of affect their credit? Wire fully and follow by letter.

MEDICINE.—We are interested in of . Is he in any trouble? Wire fully and follow by letter.

MEDIEVAL.—It is rumored is financially embarrassed. Please investigate, and advise us by mail or wire.

MEDITATE.— is reported as having sold out. Please investigate. Will it affect his or their solvency? And if so, what action do you advise to secure claims? If you consider the case urgent, wire.

MEDIUM.—Do you know of any unsatisfied judgments against ? If so give amount.

MEEK.—Please examine records and wire us whether there are any chattel mortgages on stock of . If so, state to whom given, date, and amount of same. Mail us your bill for services and we will remit.

MEINE.—Is of a corporation or a partnership? If corporation, what amount of capital stock? What paid in? What is financial responsibility of stockholders? Are affairs of concern well managed.

MELAM.—Let us know at once whether we have a cause of action on the facts stated in our letter of

MELL.—Has an assignment been made by

MELLATE.—Issue an attachment against

MELLOW.—Use your best discretion about

MELODY.—Has judgment been recovered against

MELON.—Issue a writ of replevin against

MELODIOUS.—Keep us fully advised what to do in

MELT.—What is the decision in the case of

MEMBER.—Accept offer of

MEMBRANE.—Shall we accept offer of

MEMENTO.—Answer by telegraph.

MEMOIR.—Answer by telegraph at half-rate.

MEMORY.—Come on here at once.

MENACE.—Shall we accept the offer of the other side to compromise at

MEND.—We have just written you fully. Get our letter as soon as possible and answer.

MENIAL.—Telegraph us full facts by night half-rate messenger in regard to

MENTAL.—Send us full particulars about

MENTION.—Answer by letter fully at once and we will get it in time.

MENTOR.—W have no acknowledgment of our last communication. Let us know whether you have received it. It was dated

MERCAT.—We have no acknowledgment of our last communication. Answer by half-rate message. Ours was dated

MERCHANT—We have no acknowledgment of our last communication. Answer by letter at once. Ours was dated

MERCIFUL.—An assignment is likely to be made by

MERCURY.—A judgment has been entered against the party named below, amounting to $

MERCY.—The party named below has given a deed of trust amounting to $

MERE.—The party named below has failed, but it is probable claims may be secured by prompt action. The name of the party is

MERGE.—It is believed that an assignment will be made by

MERIDAN.—Executions have been issued against, and sheriff is in possession of stock of

MIRROR.—Is the assignment made by the party named below regular.

MIRTH.—Issue attachment immediately against the party named below, if, in your judgment, it is desirable to do so. Procure necessary bonds, we will indemnify yourself and sureties against all loss or damage.

MISCHIEF.—Clients request you, for the purpose of obtaining surety, to call on

MISER.—Telegraph, at our expense, by Code, a short report of financial standing of the party named below, and fuller particulars by mail. The party referred to is

MISERABLE.—Inform us at once of the expenses of a suit by attachment, arrest or such proceeding as you may think proper against

MISERY.—Commence proceedings at once in the matter of

MISHAP.—Get judgment immediately in case of

MISLED.—Can a judgment be collected from

MISSAL.—Please inform us by next mail the exact condition of the suit against

MISSILE.—Are you retained by, related to, or in any way interested, so that you could not undertake a case against

MISTRESS.—Please report immediately the financial condition, stating amount of assets and liabilities, so far as it is possible for you to ascertain; also whether there are any mortgages, judgments, or other liens against the property, with any facts likely to affect the credit of

MITRE.—Can preferences be set aside (in your opinion), and do you advise proceedings against

MITIGATE.—Stop in transit and take into your possession all goods marked , as the property of Particulars by mail.

MITTEN.—In order that we may know that you fully understand this message, answer with the word "Understand," and add such message as you may think proper. If you do not fully understand, answer "Act," and state in what particular you fail to understand it.

MIXTURE.—We will pay one dolllar upon receipt of the information asked for, provided that, if the same is by telegraph, it will be supplemented by letter by first mail, giving details.

## CORRESPONDENT TO MERCHANT.

NOTE.—Always begin each message with the words "**Standard Code.**"

MERILS.— is in good credit, and stands well financially.

MERINO.— has stock worth $ , good account $ , other personal property $ , owes $

MERIT.— worth $ gross, owes $

MERLIN.—Regard as being worthy of credit named. See letter.

MERMAID.— is not considered good for amount named. Think good for $

MERRY.—Regard as being worthy of credit to amount of $ . See letter.

MESMERIZE.— is in good credit and regarded safe for amount named.

MESSAGE.—Credit of is not good, has only $ stock. See letter.

METAL.—Cannot recommend for credit mentioned. See letter.

METAPHOR.—Regard as being worthy only of most limited credit. See letter.

METE.—Advise selling only for cash, have mailed particulars.

METEOR.—Execution proof, not worthy of credit.

METHOD.— is worthy of credit. See letter.

MICA.—Affairs of at in good shape. See letter.

MICE.—Affairs of at in bad shape. You should protect yourself at once. See letter.

MICROSCOPE.—Affairs of at are not in good or bad shape, no immediate danger, but we recommend careful dealings. See letter.

MIDDAY.— burned out, fully insured.

MIDDLE.— burned out, partially insured.

MIDLAND.— burned out, uninsured.

MIDST.— of have dissolved, retiring; this will materially affect financial standing of firm; creditors had better protect themselves.

MIEN.— of have dissolved, retiring; will not materially affect financial standing of firm. See letter.

MIGHT.—Suit now pending against for $ . See letter.

MIGRATE.— has been attached for $

MILL.— has assigned. See letter.

MILDEW.— has confessed judgment for $ .

MILE.—Wire claim at once.

MILEAGE.—Mail claim at once.

MILITARY.— have given mortgage on their stock of goods which are now in possession of mortgagee; think little will be left for other creditors.

MILITIA.— have given mortgage, but are still in possession, and continue business as usual. Prospects for creditors good.

MILK.— have given mortgage, but are still in possession, and continue business as usual. Prospects for creditors poor.

MILL.— has sold out to . It is considered a failure.

MILLET.—Receiver has been appointed for . Particulars by mail.

MILLINER.— has given chattel mortgage for $ . Send claim at once.

MILLION.— of is a corporation; stock $ , paid up $ responsibility of stockholders $ . Business is well managed.

MIMIC.— of is a corporation; stock $ , paid up $ , responsibility of stockholders $ . Business is not well managed.

MINARET.—Thought to be in trouble. Advise creditors to give immediate attention to their claims.

MINCE.—If interested in of , wire claims at once. Understand contemplates making transfer of property. Quick.

MIND.—If interested in of , wire claims at once. Has been disposing of property.

MINE.—If interested in of send claims as quick as can. Owes very largely. Large indebtedness to bank. If claim past due wire it, otherwise send by mail.

MINERAL.—If interested in of wire claims at once. Getting shaky. Regard failure probable at an early date. Quick.

MINGLE.—Creditors are pressing claims against. If interested, wire claim.

MINISTER.— closed by execution, secure claims quickly, particulars by mail.

MINK.—Send affidavits showing full facts.

MINNOW.—Creditors are pressing claims against

MINOR.—Creditors are advised to look after their claims immediately.

MINSTREL.—I advise attachment without delay.

MINT.—Forward claims immediately. Prompt action may protect client.

MINUS.—I know of no ground for attachment.

MINUTE.—Assets covered by attachments or executions. It is useless to commence proceedings at present. Will advise you fully by next mail.

MINUET.—Do not know that the party is in any financial trouble.

MINX.—Will clients indemnify me if I obtain security?

MIRACLE.—There is a suspicion of fraud.

MIRE.—There is no suspicion of fraud.

## RATINGS.

NOTE.—Always begin each message with the words "**Standard Code.**"

HIGH CREDIT.—Lot.
GOOD CREDIT.—Noah.
FAIR CREDIT.—Pharoh.
MODERATE CREDIT.—Nun.
NO CREDIT.—Abel.
PROMPT PAY.—Aaron.
FAIR PAY.—Cleopatra.
SLOW PAY.—Job.
NEVER PAYS.—Adam.
PAYS ONLY WHEN SUED.—Suakim.
WORTHLESS.—Cain.

## LINES OF BUSINESS.

NOTE.—Always begin each message with the words "**Standard Code.**"

AGINCOURT.—Agricultural Implements.
BUCKINGHAM.—Blacksmith.
CROMWELL.—Boots and Shoes.
RALEIGH.—Cigars.
FLANDERS.—Clothing.
COLUMBUS.—Confectionery.
CHAMBERLAIN.—Crockery.
BARNET.—Dentist.
DRUIDS.—Drugs.
WOOLSEY.—Dry Goods.
RICHMOND.—Fancy Goods.
WOODLAWN.—Furniture.
WOLFE.—General Dealers.
NELSON.—Groceries.
BANNOCKBURN.—Hardware.
WELLINGTON.—Hats and Caps.
BLUCHER.—Insurance.
JOSHUA.—Jewelry.
CONFUCIUS.—Lawyer.
CLARENCE.—Liquors.
PASCELLE.—Physician.
HOTSPUR.—Stoves and Tinware.
NAPOLEON.—Undertaker.
STEPHENSON.—Wagon-maker.

| | *Per Cent.* | | *Per Cent.* |
|---|---|---|---|
| Rabble | $\frac{1}{10}$ | Radical | $\frac{7}{8}$ |
| Rabid | $\frac{1}{8}$ | Radish | 1 |
| Raccoon | $\frac{1}{5}$ | Radius | 2 |
| Race | $\frac{1}{4}$ | Raffle | 3 |
| Racing | $\frac{1}{3}$ | Raft | 4 |
| Rack | $\frac{2}{5}$ | Rafter | 5 |
| Racket | $\frac{1}{2}$ | Rag | 6 |
| Raddle | $\frac{3}{5}$ | Rage | 7 |
| Raddock | $\frac{2}{3}$ | Raging | 8 |
| Radiant | $\frac{3}{4}$ | Ragman | 9 |
| Radiate | $\frac{4}{5}$ | Ragout | 10 |

| | Cents. | | Cents. |
|---|---|---|---|
| Ratio | $\frac{1}{16}$ | Repeat | 42 |
| Ration | $\frac{1}{8}$ | Repent | 43 |
| Rattle | $\frac{1}{5}$ | Repine | 44 |
| Ravage | $\frac{1}{4}$ | Report | 45 |
| Rave | $\frac{1}{3}$ | Repose | 46 |
| Ravel | $\frac{2}{5}$ | Rescue | 47 |
| Raven | $\frac{1}{2}$ | Resort | 48 |
| Raw | $\frac{3}{5}$ | Respect | 49 |
| Ray | $\frac{2}{3}$ | Respond | 50 |
| Razor | $\frac{3}{4}$ | Rest | 51 |
| Reach | 1 | Restore | 52 |
| Read | 2 | Result | 53 |
| Reader | 3 | Retire | 54 |
| Ready | 4 | Return | 55 |
| Real | 5 | Reveal | 56 |
| Realm | 6 | Revenge | 57 |
| Ream | 7 | Revive | 58 |
| Reap | 8 | Reward | 59 |
| Rear | 9 | Rhyme | 60 |
| Reason | 10 | Rib | 61 |
| Rebate | 11 | Ribbon | 62 |
| Rebel | 12 | Rick | 63 |
| Rebuild | 13 | Rice | 64 |
| Receipt | 14 | Rich | 65 |
| Recent | 15 | Rid | 66 |
| Recess | 16 | Ride | 67 |
| Recite | 17 | Ridge | 68 |
| Reck | 18 | Rife | 69 |
| Reckon | 19 | Rifle | 70 |
| Reclaim | 20 | Rift | 71 |
| Recline | 21 | Rig | 72 |
| Reed | 22 | Right | 73 |
| Reef | 23 | Rigid | 74 |
| Reek | 24 | Rill | 75 |
| Reel | 25 | Rim | 76 |
| Refine | 26 | Rimple | 77 |
| Reflect | 27 | Rind | 78 |
| Refuge | 28 | Ring | 79 |
| Refuse | 29 | Rinse | 80 |
| Regard | 30 | Riot | 81 |
| Regent | 31 | Rip | 82 |
| Remake | 32 | Ripe | 83 |
| Remand | 33 | Ripple | 84 |
| Remark | 34 | Rise | 85 |
| Remedy | 35 | Risk | 86 |
| Remit | 36 | Rite | 87 |
| Remove | 37 | Rive | 88 |
| Render | 38 | River | 89 |
| Rent | 39 | Road | 90 |
| Repair | 40 | Roam | 91 |
| Repeal | 41 | Roar | 92 |

| | Cents. | | Cents. |
|---|---|---|---|
| Roast | 93 | Robin | 97 |
| Rob | 94 | Robust | 98 |
| Robber | 95 | Rock | 99 |
| Robe | 96 | | |

| | Dollars. | | Dollars |
|---|---|---|---|
| Rook | 1 | Role | 45 |
| Roll | 2 | Ruler | 46 |
| Romance | 3 | Rum | 47 |
| Romp | 4 | Ruminate | 48 |
| Rood | 5 | Rummage | 49 |
| Roof | 6 | Rumor | 50 |
| Rook | 7 | Rumple | 51 |
| Room | 8 | Rumpus | 52 |
| Roost | 9 | Run | 53 |
| Root | 10 | Rung | 54 |
| Rope | 11 | Runner | 55 |
| Rose | 12 | Rusee | 56 |
| Rosette | 13 | Ruption | 57 |
| Rosewood | 14 | Rural | 58 |
| Rosin | 15 | Ruse | 59 |
| Rotary | 16 | Rush | 60 |
| Rotten | 17 | Rusk | 61 |
| Round | 18 | Russett | 62 |
| Rouge | 19 | Rust | 63 |
| Rough | 20 | Rustic | 64 |
| Rouse | 21 | Rustle | 65 |
| Rout | 22 | Rut | 66 |
| Route | 23 | Ruthless | 67 |
| Routine | 24 | Rutile | 68 |
| Rove | 25 | Rutted | 69 |
| Row | 26 | Saber | 70 |
| Rowell | 27 | Sabine | 71 |
| Rowlock | 28 | Sable | 72 |
| Royal | 29 | Sabot | 73 |
| Rub | 30 | Sachel | 74 |
| Rubbage | 31 | Sack | 75 |
| Rubber | 32 | Sacred | 76 |
| Rubican | 33 | Sad | 77 |
| Ruble | 34 | Saddle | 78 |
| Ruby | 35 | Safe | 79 |
| Ruck | 36 | Saffron | 80 |
| Rudder | 37 | Sag | 81 |
| Rude | 38 | Sage | 82 |
| Rudiment | 39 | Sago | 83 |
| Rue | 40 | Said | 84 |
| Ruff | 41 | Sail | 85 |
| Ruffle | 42 | Saint | 86 |
| Rug | 43 | Sake | 87 |
| Ruin | 44 | Salad | 88 |

| | *Dollars.* | | *Dollars.* |
|---|---|---|---|
| Sallow | 89 | Savage | 800 |
| Salt | 90 | Saw | 900 |
| Salute | 91 | Say | 1,000 |
| Salvage | 92 | Scald | 2,000 |
| Salve | 93 | Scale | 3,000 |
| Salver | 94 | Scant | 4,000 |
| Sample | 95 | Scar | 5,000 |
| Sanction | 96 | Scatter | 6,000 |
| Sand | 97 | Scold | 7,000 |
| Sandal | 98 | Scoop | 8,000 |
| Sane | 99 | Scrape | 9,000 |
| Sanguine | 100 | Scream | 10,000 |
| Sank | 200 | Scrip | 20,000 |
| Sap | 300 | Scum | 30,000 |
| Sash | 400 | Sour | 40,000 |
| Sat | 500 | Seal | 50,000 |
| Satin | 600 | Sear | 100,000 |
| Sauce | 700 | Soar | 1,000,000 |

## BANKS AND BANKING INSTITUTIONS.

AcadiaMines, NS. Merchants.
Acton, O..... Story, Christie & Co.
Ailsa Craig, O... Jos. Rosser.
Alexandria, O... Union.
" " .. Ontario.
Alliston, " .. Graham & Knight
" " .. Ontario.
Almonte, " .. Montreal.
Alvinston, " .. Merchants.
" " .. Gordon & Douglas
" " .. Molsons.
Amherst, N.S... Halifax Bk. Co.
" " ... Nova Scotia.
" " ... Montreal.
Amherstburg, O. Cuddy, Falls & Co
Annapolis, N.S .. Nova Scotia.
" " .. Union B. of H.
Antigonishe, " .. MerchantsB. of H.
" " .. Halifax Bk. Co.
Arkona, O..... Jos. Wilcocks.
Arnprior, " ..... Ottawa.
Arthur, " ..... J. Skerritt.
Ashcroft, B.C .. B. N. A.
Athens, O..... A. Parish & Son.
Atlin, B.C..... Commerce.
Aurora, O..... Ontario.
" " ..... J. L. Ross & Co.
Aylmer, " ..... Molsons.
" " ..... Traders.
" " ..... W. E. Murray.
" " ..... Wm. Warnock.
Ayr, " ..... Commerce.
Balder, M..... F. Schultz.
Barrie, O..... Toronto.
" " ..... Commerce.
" " ..... J. C. McKeggie & Co.
Barrington, N.S. Halifax Bk. Co.
" Pas, " Union of Halifax.
Bathurst, N.B... Merchants of H.
Beauharnois, Q.. Jas. Cartier.
" " .. Leduc Julien.
Beamsville, O... G. H. Hornibrook
Beaverton, " .. Madill & Co.
Beeton, " .. G. T. Somers.
Bedford, Q..... E. Townships.
Belleville, O.... Merchants.
" " ... Montreal.
" " ... Commerce.
" " ... Dominion.
" " ... W. E. Thompson.
Berlin, O.... Merchants.
" " ... Commerce.
" " ... Hamilton.
Berthier, Q..... Ville Marie.
Berwick, N. S... Commercial.
Birtle, M..... Dudley & Leese.
Blenheim, O.... Commerce.
" " ... R. J. Powell.
Blyth, " ... M'Murchi&Rance
Boissevain, M... Union.
Bothwell, O.... Clarke & Sons.
Bowmanville, O. Standard.
" " . Ontario.
Bracebridge, " . Ottawa.
Bradford, O..... Standard.
Brampton, " .... Merchants.
" " .... Dominion.
Brandon, M.... Merchants.
" " .... Bank B. N. A.
" " .... Imperial.
" " .... Hamilton.
" " .... D. A. Hopper.
Brantford, O.... B. N. American.
" " ... Montreal.
" " ... Commerce.
" " ... Standard.
Bridgetown, N.S. Nova Scotia.
" " . Union Bk. H.
Bridgewater, " . Merchants.
" " . Halifax Bk. Co.
Brigden, O.... W. J. Ward.
Brighton, " ... Standard.
Brockville, " ... Montreal.
" " ... Molsons.
" " ... Toronto.
Brussels, " ... Standard.
Buckingham, Q.. Ontario.
Calgary, Alb.... Imperial.
" " ... Montreal.
" " ... Molsons.
" " ... Union.
Campbellford, O. Standard.
Campbelton, " Nova Scotia.
Cannington, " Standard.
" " R. Edwards.
Canning, N.S. .. Halifax Bk. Co.
Canso, " .. People's H.
Carberry, M..... Union.
" " .... Logan & Co.
Carleton Place, O. Ottawa.
" " Union.

Carman, M.....Hamilton.
" " ....Union.
Cayuga, O.....Commerce.
Chambly Basin, Q. Ville Marie.
Charlottetown, P. E. I .....Merchants.
Charlottetown, P. E. I. .....Merchants H.
Charlottetown, P. E. I. .....Bank of N.S.
Chatham, O.....Commerce.
" ....Merchants.
" " ....Montreal.
" " ....Standard.
" " ....W. E. Merritt.
" N.B..Montreal.
" " .Nova Scotia.
Chatsworth, O...Jno. McDonall.
Chesley, " ..Hamilton.
Chesterville " ..L. W. Howard.
Chicoutimi, Q...La Banq Nat.
Chilliwack, B.C. York Guar. Socy. Corporation Ltd.
Chippewa, O....J. F. Macklem.
Clarksburg, " ...Hartman & Co.
Clifford, " ...J. W. Scott.
Clinton, O.....Molsons.
" " .....Farran & Tisdale.
" " .....G. D. McTaggart.
Coaticook, Q. ...E. Townships.
Cobourg, O.....Dominion.
" " .....Toronto.
" " .....W. T. Fish & Son.
Colborne, " .....Standard.
Collingwood, O..Commerce.
" " ..Toronto.
Cornwall, " ..Montreal.
" " ..Ontario.
" " ..J. T. Kirkpatrick.
Cookshire, Q....People's of H.
Cowansville, Q..E. Townships.
Cranbrook, B.C Commerce.
Crystal City, M. Union.
Danville, Q.....People's of H.
Dartmouth, N.S. Union of Halifax.
Dashwood. O...Snell & Co.
Dauphin, M....Ottawa
Dawson City, N.W.T.....Commerce.
Dawson City, N.W.T.....B. N. America.
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Delhi, O.....MacMahon & Co.
" " .....Hamilton.
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Digby, N.S.....Nova Scotia.
Dorchester, N.B. Merchants of H.
Drayton, O.....Traders.
Dresden, " ....Commerce.
" " ....Jas. Stephens.
Drummondville, Q.....Jacques Cartier.
Dundalk, O.....Wm. Lucas & Co.
Dundas, " ....Commerce.
Dunnville, " ....Commerce.
" " ....W. F. Haskins & Co.
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Dutton, " ....Jas. Poole.
" " ..Traders.
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" " .Jacques Cartier.
" " .Merchants.
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Elmira, O.....Traders.
Elmvale, " .....J. C. McKeggie & Co
Elora, " .....W. W. Farran.
Emerson, M....D. McArthur.
Embro, O.....Jas. Munro.
Essex, " .....Imperial.
" " .....J. D. Anderson & Co.
Exeter, " .....Molsons.
" " .....B. S. O'Neill.
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Fernie, B.C.... Commerce.
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Florence, " ..Isaac Unsworth.
Fordwich, " ..Ben. S. Cook.
Forest, " ..Standard.
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" " Ontario.
" " Ray, Street & Co.
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Fredericton, N B. People's of N. B.
" " .B. N. America.
" " .Nova Scotia.
" " .Merchants of H.
Galt, O.....Commerce.
" " ..... Imperial.
" " .....Merchants.
" " .....J. M. Irwin.
Gananoque, O...Merchants.
" " ..Toronto.
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Glenboro, M...Union.
" " ..R. Logan & Co.
Glencoe, O.....Traders.
" " ....Harrison & Rathburn.

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" " ....Commerce.
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" " .Montreal.
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" " .....Ritz & Widmever
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Gravenhurst, ".W.T.Hamer & Co.
Guelph, O.....Dominion.
" " .....Montreal.
" " .....Traders.
" " .....Commerce.
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" " ..Nova Scotia.
" " ..Union of Halifax.
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" " ..People's of H.
" " ..Montreal.
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" " ..Jas. C. McIntosh.
Hamilton, O....Hamilton.
" " ...Imperial.
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" " ...Montreal.
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" " ...Traders.
" " .. Commerce.
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Nfld.....Nova Scotia.
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Harrow, O.....A. E. Sinasac.
Hamiota, M ....Union.
" " ....Hamilton.
" " ....Inman & Co.
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Harriston, O ....Standard.
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" " .....Imperial.
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" " Ottawa.
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" " d'Hochelaga.
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" " ..B. N. America.
" " ..Montreal.
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" " ..Molsons.
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Virden, M.....Union.
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Walkerville, O..Commerce.
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" " ...Molsons.
" " ...Montreal.
" " ...Imperial.
" " ...d'Hochelaga.
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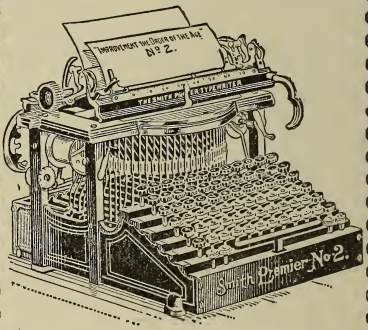


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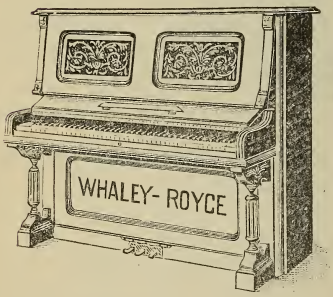


THE

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**158 Yonge Street, Toronto, Canada.**

# METALLIC VAULT and OFFICE FURNITURE.

**DESKS** - ALL KINDS FOR OFFICE and SCHOOL.

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**Factory, Newmarket, Ont. - Branch, 1744 Notre Dame St., Montreal, P.Q.**

# BANK OF BRITISH NORTH AMERICA

Established in 1836.
Incorporated by Royal Charter in 1840.

---

**Paid-up Capital**.....£1,000,000 Sterling
**Reserve Fund**..... 285,000 "

---

**London Office**—3 Clements Lane, Lombard St., E.C.

---

*COURT OF DIRECTORS.*

| | | |
|---|---|---|
| **J. H. Brodie.** | **Richard H. Glyn.** | **J. J. Kingsford.** |
| **John James Cater.** | **E. A. Hoare.** | **Frederic Lubbock.** |
| **Gaspard Farrer.** | **H. J. B. Kendall.** | **Geo. D. Whatman.** |
| **Henry R. Farrer.** | | |

**Secretary—A. G. WALLIS.**

---

**Head Office in Canada**—St. James St., Montreal.

**H. Stikeman,** - - - General Manager.
**J. Elmsly,** - - - - Inspector.

BRANCHES IN CANADA.

| | | |
|---|---|---|
| London | St. John N.B. | Vancouver, B.C. |
| Brantford | Fredericton, N.B. | Victoria, B.C. |
| Hamilton | Halifax, N.S. | Winnipeg, Man. |
| Toronto | Greenwood, B.C. | Brandon, Man. |
| Kingston | Kaslo, B.C. | Ashcroft, B.C. |
| Ottawa | Rossland, B.C. | Dawson City (Yukon District). |
| Montreal | Trail, B.C. (Sub-Agency) | |
| Quebec | | |

**Drafts on Dawson City, Klondike, can now be obtained at any of the Bank's Branches.**

AGENCIES IN THE UNITED STATES, ETC.

**New York**—52 Wall Street—W. Lawson & J. C. Welsh, Agents.

**San Francisco**—124 Sansome Street—H. M. J. McMichael and J. R. Ambrose, Agents.

**London Bankers**—The Bank of England, Messrs. Glyn & Co.

**Foreign Agents**—Liverpool—Bank of Liverpool. Scotland—National Bank of Scotland, Limited, and branches. Ireland—Provincial Bank of Ireland, Limited, and branches, National Bank, Limited, and branches. Australia—Union Bank of Australia, Limited. India, China and Japan—Mercantile Bank of India, Limited, Agra Bank, Limited. West Indies—Colonial Bank. Paris—Messrs. Marcuard, Krauss et Cie. Lyons—Credit Lyonnais.

# EASTERN TOWNSHIPS BANK.

| | |
|---|---|
| *AUTHORIZED CAPITAL* | *$1,500,000* |
| *CAPITAL PAID UP* | *1,500,000* |
| *RESERVE FUND* | *785,000* |

## BOARD OF DIRECTORS

**R. W. HENEKER,** - - - - **President**
**HON. H. M. COCHRANE,** - - **Vice-President**

Israel Wood, J. N. Galer, Thomas Hart, N. W. Thomas, T. J. Tuck, G. Stevens, John G. Foster.

HEAD OFFICE, - - SHERBROOKE, QUE.

**BRANCHES**—Waterloo, Cowansville, Stanstead, Coaticook, Richmond, Granby, Huntingdon, Bedford, Magog, St. Hyacinthe.

**AGENTS in—Montreal**—Bank of Montreal. **London, Eng.**—The National Bank of Scotland. **Boston**—National Exchange Bank. **New York**—National Park Bank.

Collections made at all accessible points and remitted.

# PEOPLE'S BANK OF HALIFAX

| | |
|---|---|
| **Paid-up Capital** | **$700,000** |
| **Reserve Fund** | **200,000** |

## BOARD OF DIRECTORS:

PATRICK O'MULLIN, - - - - - - - President.
GEORGE R. HART, - - - - - - - Vice-President.
CHARLES ARCHIBALD, J. J. STEWART, W. H. WEBB.

**Head Office, - HALIFAX, N.S.**

**CASHIER,** - - - - - - - **JOHN KNIGHT.**

## AGENCIES:

North End Branch—Halifax, Edmunston, N.B., Wolfville, N.S., Woodstock, N.B., Lunenburg, N.S., Shediac, N.B., Port Hood, C.B., Fraserville, Que., Windsor, N.S., Canso, N.S., Levis, P.Q., Lake Megantic, P.Q., Cookshire, P.Q., Quebec, P.Q.

## BANKERS:

| | |
|---|---|
| **The Union Bank of London,** | **London, G.B.** |
| **The Bank of New York,** | **New York.** |
| **New England National Bank,** | **Boston.** |
| **Bank of Toronto,** | **Montreal.** |

# BANK OF BRITISH COLUMBIA

INCORPORATED BY ROYAL CHARTER, 1862.

| | | | |
|---|---|---|---|
| **CAPITAL** | **(WITH POWER TO INCREASE)** | **£600,000** | **$2,920,000** |
| **RESERVE** | **- - - -** | **£100,000** | **$486,666** |

**HEAD OFFICE, 60 Lombard Street, LONDON, ENGLAND.**

## BRANCHES

**In British Columbia**—Victoria, Vancouver, New Westminster, Nanaimo, Kaslo, Kamloops, Nelson, (Kootenay Lake) and Sandon. **In the United States**—San Francisco, Portland, Seattle and Tacoma.

## AGENTS AND CORRESPONDENTS

**Canada**—Canadian Bank of Commerce, Merchants Bank of Commerce, the Molson's Bank, Imperial Bank of Canada, Bank of Nova Scotia and Union Bk. of Canada. **In United States**—Canadian Bank of Commerce (Agency) New York. Agents Merchants Bank of Canada, New York. Bank of Nova Scotia, Chicago. **In Australia and New Zealand**—Bank of Australasia. **Honolulu**—Bishop & Co. **In China and Japan**—Hong Kong and Sanghai Banking Corporation.

**Gold dust purchased and every description of Banking business transacted.**

Victoria, B.C., July 1st 1893. **GEO. GILLESPIE, Manager.**

---

# *BANK OF YARMOUTH,*

## YARMOUTH, N.S.

*DIRECTORS.*

| | | |
|---|---|---|
| **T. W. Johns,** | - - | Cashier. |
| **L. E. Baker,** | - - - | President. |
| **C. E. Brown,** | - - | Vice-President. |

John Lovitt, Hugh Cann, S. A. Crowell.

**CORRESPONDENTS.**

**Halifax**—The Merchants Bank of Halifax.

**St. John**—{ The Bank of Montreal. / The Bank of British North America.

**Montreal**—The Bank of Montreal.

**New York**—The National Citizens Bank.

**Boston**—The Eliot National Bank.

**London, G.B.**—The Union Bank of London.

Gold and Currency Drafts and Sterling Bills of Exchange bought and sold.

Deposits received and interest allowed.

Prompt attention given to collections.

# THE
# CANADIAN BANK OF COMMERCE

PAID-UP CAPITAL . - - - $6,000,000
REST - - - - - - 1,000,000

**DIRECTORS:**

HON. GEO. A. COX, President. ROBT. KILGOUR, ESQ., Vice-Pres.
Jas. Crathern, Esq. W. B. Hamilton, Esq.
Matthew Leggat, Esq. John Hoskin, Esq., Q.C., LL.D.
J. W. Flavelle, Esq.

**B. E. Walker**, Gen'l Manager. **J. H. Plummer**, Asst. Gen'l Manager.
A. H. IRELAND, Inspector. M. MORRIS, Asst. Inspector.

## BRANCHES OF THE BANK IN CANADA.

### ONTARIO.

Ayr.
Barrie.
Belleville.
Berlin.
Bleinheim.
Brantford.
Cayuga.
Chatham.
Collingwood.
Dresden.
Dundas.
Dunnville.
Galt.
Goderich.
Guelph.
Hamilton.
London.
Orangeville.
Ottawa.
Paris.
Parkhill.
Peterboro.
Port Perry.
St. Catharines
Sarnia.
Sault St. Marie.
Seaforth.
Simcoe.
Stratford.
Strathroy.
Toronto.
Toronto Junc.
Walkerton.
Walkerville.
Waterloo.
Windsor.
Woodstock.

### QUEBEC.

Montreal.

### MANITOBA.

Winnipeg.

### BRITISH COLUMBIA.

Cranbrook.
Fernie.
Greenwood.
Vancouver.

### YUKON DISTRICT.

Dawson City.

## IN THE UNITED STATES.

New York. New Orleans.

## BANKERS IN GREAT BRITAIN.

The Bank of Scotland, London.

## CORRESPONDENTS:

**India, China and Japan**—The Chartered Bank of India, Australia and Japan.
**Australia and New Zealand**—Union Bank of Australia, Limited.
**South Africa**—Bank of Africa, Limited. Standard Bank of South Africa, Limited.
**Mexico**—Banco de Londres y Mexico.
**Bermuda**—Bank of Bermuda, Hamilton.
**West Indies**—Bank of Nova Scotia, Kingston, Jamaica. Colonial Bank and Branches.
**New York**—American Exchange National Bank.
**Chicago**—North-Western National Bank.

# The Dominion Bank

*Capital (paid-up)* - - - - *$1,500,000*
*Reserve Fund* - - - - - *1,500,000*

## DIRECTORS

**HON. SIR FRANK SMITH, - President**
**E. B. OSLER, M.P. - - - Vice-President**

W. Ince, W. R. Brock, Edward Leadley,
Wilmot D. Matthews, A. W. Austin.

## HEAD OFFICE, - - - TORONTO

## AGENCIES

*BELLEVILLE, COBOURG, LINDSAY, ORILLIA,*
*BRAMPTON, GUELPH, NAPANEE, OSHAWA,*
*SEAFORTH, UXBRIDGE, WINNIPEG, WHITBY*
*MONTREAL,*

*TORONTO—Dundas Street, Corner Queen Street,*
*" Market, Corner King and Jarvis Street,*
*" Queen Street, Corner Esther Street,*
*" Sherbourne Street, Corner Queen Street,*
*" Spadina Avenue, Corner College Street.*

Drafts on all parts of the United States, Great Britain and Europe bought and sold.

Letters of Credit issued available at all points in Europe, China and Japan.

## R. D. GAMBLE,

*GENERAL MANAGER.*

# THE ONTARIO BANK.

*Capital Paid-up - - - $1,000,000*
*Reserve Fund - - - - 85,000*

**Head Office, - - TORONTO**

DIRECTORS:

*G. R. R. COCKBURN, Esq., - - - - President*
*DONALD MACKAY, Esq., - - - Vice-President*

*A. S. IRVING, Esq., HON. J. C. AIKINS,*
*D. ULLYOT, Esq. R. D. PERRY, Esq.*
*J. HALLAM, Esq.*

*CHARLES McGILL, - - - General Manager*
*E. MORRIS, - - - - - - - Inspector*

BRANCHES:

Alliston,
Aurora,
Bowmanville,
Buckingham, Que.
Cornwall,
Fort William,
Kingston,
Lindsay,
Montreal,
Mount Forest,
Newmarket,
Ottawa,
Peterboro',
Port Arthur,
Sudbury,
Toronto,
500 Queen Street west, Toronto.

## *AGENTS:*

LONDON, ENG.—Parr's Bank, Limited.

FRANCE AND EUROPE—Credit Lyonnais.

NEW YORK—Fourth National Bank and the Agents Bank of Montreal.

BOSTON—Eliot National Bank.

# MERCHANTS BANK OF CANADA.

Capital paid up - - $6,000,000
Rest - - - - 2,600,000

## Head Office, - MONTREAL.

BOARD OF DIRECTORS:

**ANDREW ALLAN, Esq.**, - - - President.
**HECTOR MACKENZIE, Esq.**, - - Vice-President.

Jonathan Hodgson, Esq.
John Cassils, Esq.
H. Montagu, Allan, Esq.
James P. Dawes, Esq.
Robert Mackay, Esq.
Thos. Long, Esq.

**GEORGE HAGUE**, - - - - General Manager.
**THOS. FYSHE**, - - - - Joint Gen. Manager.
**E. F. HEBDEN**, - - - - Supt. of Branches.

BRANCHES IN ONTARIO AND QUEBEC:

Alvinston, Ont.
Belleville,
Berlin,
Brampton,
Chatham,
Galt,
Gananoque,
Hamilton,
Hespeler,
Ingersoll,
Kincardine,
Kingston,
Leamington, Ont.
London,
Montreal,
Montreal, No. 2200 St. Catherine Street,
Mitchell,
Napanee,
Ottawa,
Oakville, Ont.
Owen Sound,
Perth,
Prescott,
Preston, Ont.
Quebec,
Windsor, Ont.
Renfrew,
Sherbrooke, Que.
Stratford,
St. John's Que.
St. Jerome, Que.
St. Thomas,
Tilbury, Ont.
Toronto,
Walkerton,

BRANCHES IN MANITOBA:

Winnipeg, Neepawa, Brandon, Souris,
Edmonton, Alta., Portage La Prairie, Medicine Hat, Assin.

**Bankers in Great Britain** — London, Glasgow, Edinburgh and other points. The Clydesdale Bank, (Limited). Liverpool, The Bank of Liverpool, Ltd.

**Agency in New York**—63 and 65 Wall St., T. E. Merrett, Acting Agent.

**Bankers in United States**—New York, American Exchange Nat'l Bank; Boston Merchants' Nat'l Bank; Chicago Agts., Northern Trusts Co.; St. Paul, Minn., First National Bank; Detroit, First National Bank; Buffalo, Bank of Buffalo; San Francisco, Anglo-Californian Bank.

**Newfoundland**—Merchants Bank of Halifax.

**Nova Scotia and New Brunswick**—Bank of Nova Scotia and Merchants Bank of Halifax.

**British Columbia**—Bank of British Columbia.

*A General Banking Business Transacted. Letters of Credit Issued, Available in China, Japan and other Foreign Countries.*

# MERCHANTS' BANK OF HALIFAX

INCORPORATED 1869.

---

**Capital Paid-up - $1,500,000.00**
**Rest - - - 1,175,000.00**

---

## BOARD OF DIRECTORS.

THOMAS E. KENNY, President.
THOMAS RITCHIE, Vice-President.

Michael Dwyer, Wiley Smith, Henry G. Bauld,
Hon. H. H. Fuller, M.L.C., Hon. David MacKeen.

## HEAD OFFICE—HALIFAX, N.S.

D. H. DUNCAN, . . . . Cashier.
W. B. TORRANCE, . . . Asst. Cashier.

## MONTREAL BRANCH—E. L. PEASE, MANAGER.

West End Branch, corner Notre Dame and Seigneurs Streets, Westmount, corner Greene Ave. and St. Catherine.

## AGENCIES IN NOVA SCOTIA.

Antigonishe, Bridgewater, Guysboro,
Londonderry, Maitland, (Hants Co.) Lunenburg,
Pictou, Port Hawkesbury, Sydney,
Shubenacadie, Truro, Weymouth.

## AGENCIES IN NEW BRUNSWICK.

Bathurst, Dorchester, Fredericton, Kingston,(Kent Co.)
Moncton, Newcastle, Sackville, Woodstock.

IN P. E. ISLAND.—Charlottetown, Summerside.
IN NEWFOUNDLAND.—St. John's.
IN BRITISH COLUMBIA.—Nanaimo, Nelson, Rossland, Victoria, Vancouver, Vancouver East End, Ymir.

CORRESPONDENTS.—Dominion of Canada, Merchants', Bank of Canada. New York, Chase National Bank. Boston, National Hide and Leather Bank. Chicago, America National Bank. San Francisco, First National Bank. London, England, Bank of Scotland. Paris, France, Credit Lyonnais. Bermuda, Bank of Bermuda. China and Japan, Hong Kong & Shanghai Banking Corporation.

# Imperial Bank
## of Canada.

*Capital Paid-up,* - - - - *$2,000,000*
*Rest,* - - - - - - - - *1,000,000*

**DIRECTORS.**

H. S. Howland, - - - President.
T. R. Merritt, - - - Vice-President.
William Ramsay, Hugh Ryan, Robert Jaffray
T. Sutherland Stayner, Elias Rogers.

**Head Office,** - - - - - **Toronto.**
D. R. Wilkie, General Manager.

BRANCHES.

Essex, Niagara Falls, Sault Ste. Marie,
Fergus, Port Colborne, St. Thomas,
Galt, Rat Portage, Welland,
Ingersoll, St. Catharines, Woodstock,
Montreal, Que.

**Toronto** { Corner Wellington Street and Leader Lane.
Yonge and Queen Streets Branch.
Yonge and Bloor Streets Branch.

Brandon, Man. Nelson, B.C.
Calgary, Alta. Portage la Prairie, Man.
Edmonton, Alta. Prince Albert, Sask.
Edmonton South, Alta. Winnipeg, Man.
Revelstoke, B.C. Vancouver, B.C.

AGENTS.

**London, Eng.**—Lloyd's Bank, Limited.
**New York**—Bank of Montreal, Bank of America.

**ALASKA—YUKON—KLONDYKE.**

Drafts and Letters of Credit issued payable at agencies of the Alaska Commercial Company at St. Michael and Dawson City, and at the Hudson's Bay Company's Post on the Mackenzie, Peace, Liard and Athabasca Rivers, and other Posts in the North-West Territories and British Columbia.

# Bank of Ottawa

**Head Office, OTTAWA, Canada.**

| | |
|---|---|
| *Capital Authorized* - - - - | *$2,000,000* |
| *Capital Paid-up* - - - - - - | *1,500,000* |
| *Rest* - - - - - - - - - - - | *1,170,000* |

**DIRECTORS:**

CHARLES MAGEE, PRESIDENT. GEORGE HAY, Esq., VICE-PRESIDENT.

**Hon. Geo. Bryson, Jr.,** Fort Coulonge. **Alex. Fraser,** Westmeath.

**Denis Murphy,** **John Mather,** **David Maclaren.**

**BRANCHES:**

Alexandria, Arnpnior, Bracebridge, Carleton Place, Hawkesbury, Keewatin, Kemptville, Mattawa, Parry Sound, Pembroke, Rat Portage, Renfrew,

Toronto,

In the Province of Ontario, and

Winnipeg, Dauphin and Portage la Prairie, Manitoba.

Montreal, Quebec. Rideau St., and also Bank St., Ottawa.

GEO. BURN,

GENERAL MANAGER.

# The Molsons Bank

Incorporated by Act of Parliament, 1855.

**Paid-up Capital** ..... **$2,000,000**
**Rest Fund** ..... **1,500,000**

HEAD OFFICE, - - - MONTREAL.

## *BOARD OF DIRECTORS.*

**Wm. Molson McPherson,** - - - **President.**
**S. H. Ewing,** - - - - **Vice-President.**
**Wm. Ramsay, Henry Archbald, Samuel Finley,**
**J. P. Cleghorn, H. Markland Molson.**
**F. Wolverstan Thomas,** - - **General Manager.**
**A. D. Durnford,** - - - - **Inspector.**
**H. Lockwood, W. W. L. Chipman, Asst. Inspectors.**

## BRANCHES.

| | | | |
|---|---|---|---|
| Alvinston, Ont. | Meaford | Owen Sound | Toronto |
| Aylmer, Ont. | Morrisburg | Quebec | Toronto Junct'n. |
| Brockville, Ont. | Montreal | Ridgetown | Trenton |
| Calgary, N.W.T. | " St. Catherine | Smith's Falls | Vancouver, B.C. |
| Clinton | St. Branch | Simcoe, Ont. | Victoria, B.C. |
| Exeter | Norwich | Sorel, P.Q. | Waterloo, Ont. |
| Hamilton | Ottawa | St. Thomas, Ont. | Winnipeg |
| London | Revelstoke Station, B.C. | | Woodstock, Ont. |

**Agents in Canada** — Quebec — Eastern Townships Bank. Ontario—Dominion Bank, Imperial Bank, Bank of Commerce. New Brunswick—Bank of New Brunswick. Nova Scotia—Halifax Banking Company, Bank of Yarmouth. Prince Edward Island—Merchants Bank of P.E.I., Summerside Bank. British Columbia—Bank of B.C. Manitoba and North-West—Imperial Bank of Canada. Newfoundland—Bk. of Nova Scotia, St. John's.

**Agents in Europe**—London—Parr's Bank, Limited, Messrs. Morton, Chaplin & Co. Liverpool—The Bank of Liverpool, Limited. Cork—Munster and Leinster Bank, Limited. France, Paris—Societe Generale, Credit Lyonnais. Germany, Berlin—Deutsche Bank. Germany, Hamburg—Hesse Newman & Co. Belgium, Antwerp—La Banque d'Anvers.

**Agents in United States**—New York—Mechanics' National City Bank, Hanover National Bank, Messrs. Morton, Bliss & Co. Boston—State Nat. Bank, Suffolk Nat. Bank, Kidder, Peabody & Co. Portland—Casco Nat. Bank. Chicago—First National Bank. Cleveland—Commercial Nat. Bank. Detroit—State Saving Bank. Buffalo—The City Bank. Milwaukee—Wisconsin Nat. Bank of Milwaukee. Minneapolis—First National Bank. Toledo—Second National Bank. Butte, Montana—First National Bank. San Francisco and Pacific Coast—Bank of British Columbia.

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*TORONTO and MONTREAL*

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**CANADA PAPER CO.'S**

**Burmese Bond Paper**

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shade in our order as undernoted.

# The Traders Bank of Canada.

| | |
|---|---|
| Authorized Capital, - - - | $1,000,000 |
| Capital Paid Up, - - - - | 700,000 |
| Rest, - - - - - - - - | 50,000 |

**BOARD OF DIRECTORS**

*C. D. WARREN, ESQ., President.*
*ROBERT THOMSON, ESQ., Hamilton, Vice-President.*
*JOHN DRYNAN, ESQ.*
*C. KLOEPFER, ESQ., M.P., Guelph.*
*W. J. THOMAS, ESQ.*
*J. H. BEATTY, ESQ., Thorold.*

## HEAD OFFICE, TORONTO

**BRANCHES**

AYLMER.
DRAYTON.
DUTTON.
ELMIRA.
GLENCOE.
GUELPH.
HAMILTON.
INGERSOLL.
LEAMINGTON.
NEWCASTLE.
NORTH BAY.
ORILLIA.
PORT HOPE.
RIDGETOWN.
SARNIA.
STRATHROY.
ST. MARY'S.
TILSONBURG.
WINDSOR.

**BANKERS**

**GREAT BRITAIN.**—The National Bank of Scotland.
**NEW YORK.**—The American Exchange National Bank.
**MONTREAL.**—The Quebec Bank.

# BANK OF MONTREAL.

(Established 1817—Incorporated by Act of Parliament.)

| | |
|---|---|
| **Capital all Paid-up** - - - | **$12,000,000 00** |
| **Reserved Fund** - - - - | **6,000,000 00** |
| **Undivided Profits** - - - - | **981,328 31** |

**HEAD OFFICE,** - - - **Montreal.**

## BOARD OF DIRECTORS.

RT. HON. LORD STRATHCONA AND MOUNT ROYAL, G.C.M.G., President.
HON. G. A. DRUMMOND, - - - Vice-President.
A. T. Paterson, Esq., Hugh McLennan, Esq., R. A. Angus, Esq.,
Sir W. C. Macdonald, K.C.M.G., Edw. B. Greenshields, Esq.,
A. F. Gault, Esq., W. W. Ogilvie, Esq.

**E. S. CLOUSTON, General Manager.**

A. MACNIDER, Chief Inspector and Supt. of Branches.
W. S. Clouston, Inspector of Branch Returns.
F. W. Taylor, Assistant Inspector. Jas. Aird, Secretary.

## BRANCHES IN CANADA.

**MONTREAL—H. V. Meredith, Manager.**

**Ontario**
Almonte,
Belleville,
Brantford,
Brockville,
Chatham,
Cornwall,
Deseronto,
Ft. William,
Goderich,
Guelph,
Hamilton,
Kingston,
Lindsay,
London,
Ottawa,

**Ontario**
Perth,
Peterboro',
Picton,
Sarnia,
Stratford,
St. Mary's,
Toronto,
Toronto, Yonge Street Br.
Wallaceburg.

**Quebec**
Montreal,
Montreal, West End Br.,

**Quebec**
Montreal, Seigneurs St.,
Quebec.

**Lower Provinces**
Chatham, N.B.
Moncton, N.B.
St. John, N.B.
Amherst, N.S.
Halifax, N.S.

**Manitoba and N.W.T.**
Winnipeg, Man.
Calgary, Alta.

**Manitoba and N.W.T.**
Lethbridge, A'ta.
Regina, Ass'a.

**Brit. Columbia**
Greenwood,
Nelson,
New Denver,
New Westminster,
Rossland,
Vancouver,
Vernon,
Victoria.

## IN NEWFOUNDLAND.

**St. John's, Nfld.**—Bank of Montreal.

## IN GREAT BRITAIN.

**London**—Bank of Montreal, 22 Abchurch Lane, E. C.
**Alexander Lang**, Manager.

## IN THE UNITED STATES.

**New York**—R. Y. Hebden and J. M. Grata, Agents, 59 Wall Street.
**Chicago**—Bank of Montreal—**W. Munro,** Manager.

## BANKERS IN GREAT BRITAIN.

**London**—The Bank of England. The Union Bank of London. The London and Westminster Bank. The National Provincial Bank of England.
**Liverpool**—The Bank of Liverpool, Ltd.
**Scotland**—The British Linen Company Bank and Branches.

## BANKERS IN THE UNITED STATES.

**New York**—The National City Bank.
**New York**—The Bank of New York, N.B.A.
**Boston**—The Merchants' National Bank. J. B. Moors & Co.
**Buffalo**—The Marine Bank, Buffalo.
**San Francisco**—The First National Bank.—The Bank of British Columbia.—The Anglo-Californian Bank.
**Portland, Oregon**—The Bank of British Columbia.

# THE QUEBEC BANK

*FOUNDED 1818.*

**Incorporated by Royal Charter, A.D. 1822.**

PAID-UP CAPITAL, - - - - $2,500,000
REST, - - - - - - - 600,000

**HEAD OFFICE, - - QUEBEC.**

*BOARD OF DIRECTORS.*

JOHN BREAKEY, ESQ., *President*, JOHN T. ROSS, ESQ., *Vice-President.*

**Directors**—Gaspard Lemoine, Esq., W. A. Marsh, Esq., Veasey Boswell, Esq., F. Billingsley, Esq., C. R. Whitehead, Esq.

THOMAS MCDOUGALL, - - - *General Manager.*
JOHN WALKER, - - - - *Inspector.*

*BRANCHES.*

Quebec, Pembroke, St. Roche, St. Catherine St., Montreal, Three Rivers, Quebec. Montreal. Ottawa, Thorold, Hochelaga, Upper Town, Que., Toronto.

Agents in New York—Bank of British North America.
Agents in London—The Bank of Scotland.

# THE WESTERN BANK OF CANADA

**Head Office, - OSHAWA, ONT.**

*Capital Authorized,* - - - - *$1,000,000*
*Capital Subscribed,* - - - - *500,000*
*Capital Paid-up,* - - - - *378,516*
*Rest,* - - - - - - - *112,000*

**BOARD OF DIRECTORS.**

John Cowan, Esq., - - President.
Reuben S. Hamlin, Esq., - Vice-President.
T. H. McMillan, - - - Cashier.
W. F. Cowan, Esq., W. F. Allen, Esq., J. A. Gibson, Esq., Robert McIntosh, M.D., Thomas Paterson, Esq.

**BRANCHES.**

Midland, Tilsonburg, New Hamburg, Whitby, Paisley, Penetanguishene and Port Perry.

Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.

Correspondents in New York and in Canada—The Merchants Bank of Canada. London, Eng.—The Royal Bank of Scotland.

# Bank of Nova Scotia

**INCORPORATED 1832.**

| | | |
|---|---|---|
| Capital paid up | - - - | $1,500,000 |
| Reserve Fund | - - - | 1,725,000 |

## DIRECTORS:

JOHN DOULL, - - - - President.
JOHN Y. PAYZANT, - - - Vice-President.
Jairus Hart, R. B. Seeton, Charles Archibard.

Head Office,—HALIFAX, N.S.

H. C. McLEOD, Gen. Manager. D. WATERS, Inspector

## BRANCHES:

**In Nova Scotia**—Amherst, Annapolis, Bridgetown, Digby, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Pictou, Stellarton, Westville, Yarmouth.

**In New Brunswick**—Campbellton, Chatham, Fredericton, Moncton, Newcastle, St. John, St. Stephen, St. Andrews, Sussex, Woodstock.

**In P. E. Island**—Charlottetown, and Summerside.
**In Quebec**—Montreal. F. Kennedy, Manager. Paspebiac.
**In Ontario**—Toronto. J. Pitblado, Manager.
**In Manitoba**—Winnipeg. C. A. Kennedy, Manager.
**In Newfoundland**—St. John's. J. A. McLeod, Manager.
**Harbor Grace**—James Imrie, Manager.
**In West Indies**—Kingston, Jamaica. W. P. Hunt, Manager.
**In U. S.**—Chicago, Ill., Alex. Robertson, Manager, and W. H. Davies, Asst. Manager. Calais, Maine, H. S. Pethick, Acting Manager. Boston, Mass., W. E. Stavert, Mgr.

# THE PEOPLE'S BANK
## OF NEW BRUNSWICK

**FREDERICTON - - - - N.B.**

**Incorporated by Act of Parliament, 1864**

A. R. RANDOLPH - - - - - President.
J. R. SPURDEN - - - - - Cashier.

## FOREIGN AGENTS

LONDON - - - Union Bank of London.
NEW YORK - - - Fourth National Bank.
BOSTON - - - - Eliot National Bank.
MONTREAL - - Union Bank of Lower Canada.

# HALIFAX BANKING CO.

**INCORPORATED 1872.**

*Capital Paid up* - - - *$500,000*
*Reserve Fund* - - - - *325,000*

HEAD OFFICE - - HALIFAX, N.S.

DIRECTORS

ROBIE UNIACKE, President. C. W. ANDERSON, Vice-President.
F. D. Corbett. John MacNab. W. J. G. Thomson.

BRANCHES

Nova Scotia — Halifax, Amherst, Antigonishe, Barrington Bridgewater, Canning, Lockeport, Lunenburg, Middleton, N.S., New Glasgow, Parrsboro, Springhill, Shelburne, Truro, Windsor, New Brunswick, Sackville, St. John.

CORRESPONDENTS

Dominion of Canada—Molsons Bank and Branches. New York—Fourth National Bank. Boston—Suffolk National. London (England)—Parr's Bank, Limited.

# THE STANDARD BANK

## OF CANADA.

| | |
|---|---|
| CAPITAL (Authorized by Act of Parliament) — | $2,000,000 00 |
| CAPITAL, PAID UP — — — — | 1,000,000 00 |
| RESERVE FUND — — — — | 600,000 00 |
| UNDIVIDED PROFITS — — — — | 101,199 05 |

### *DIRECTORS:*

W. F. COWAN, President.
JOHN BURNS, Vice-President.
FRED. WYLD,
W. F. ALLEN,
A. J. SOMERVILLE,
T. R. WOOD,
JAMES SCOTT.

## Head Office, - TORONTO, Ont.

### *AGENCIES:*

Bowmanville,
Bradford,
Brantford,
Brighton,
Brussels,
Campbellford,
Cannington,
Chatham,
Colborne,
Durham,
Forest,
Harriston,
Kingston,
Markham,
Parkdale,
Picton,
Stouffville,

### *BANKERS:*

MONTREAL—The Canadian Bank of Commerce.
NEW YORK—The Importers and Traders National Bank.
LONDON, ENG.:—The National Bank of Scotland.

# THE BANK OF TORONTO

(INCORPORATED 1855.)

HEAD OFFICE, Toronto, Canada.

| | |
|---|---|
| CAPITAL - - - | $2,000,000 |
| REST - - - | 1,800,000 |

## *Directors*

GEORGE GOODERHAM,
President.
WILLIAM HENRY BEATTY,
Vice-President.

Henry Cawthra. | Geo. J. Cook.
Robert Reford. | Charles Stuart.
William George Gooderham.

DUNCAN COULSON, General Manager.
JOSEPH HENDERSON, Inspector.

## *Branches*

| | | |
|---|---|---|
| Toronto | Gananoque | Petrolia |
| " King St. W. | London | Port Hope |
| Barrie | Montreal | Rossland, B.C. |
| Brockville | " Pt. St. Charles | St. Catharines |
| Cobourg | Collingwood | Peterboro'. |

## *Bankers*

**London, England.**—The London City and Midland Bk. (Ltd.)
**New York.**—National Bank of Commerce.
**Chicago.**—First National Bank.
**Manitoba, British Columbia and New Brunswick,** } Bank of British North America.
**Nova Scotia.**— { Union Bank of Halifax. Peoples' Bank of Halifax.

☞ **Collections made on the best terms and remitted for on day of payment.**

# UNION BANK OF CANADA

| | |
|---|---|
| CAPITAL SUBSCRIBED - - - - - | $2,000,000 |
| CAPITAL PAID UP - - - - - - - | 1,935,000 |
| REST - - - - - - - - - - - | 350,000 |

HEAD OFFICE - - - - QUEBEC

## BOARD OF DIRECTORS

ANDREW THOMSON, Esq. President.
HON. E. J. PRICE, Vice-President.

D. C. Thomson, Esq. | E. J. Hale, Esq.
E. Giroux, Esq. | Jas. King, Esq., M.P.P.

Hon. John Sharples.

E. E. WEBB, General Manager.
J. G. BILLETT, Inspector.

## BRANCHES

| | | |
|---|---|---|
| Alexandria, Ont. | Indian Head, N.W.T. | Ottawa, Ont. |
| Boissevain, Man. | Killarney, Man. | Quebec, Que. |
| Calgary, N.W.T. | Lethbridge, N.W.T. | " |
| Carberry, Man. | MacLeod, N.W.T. | (St. Lewis St.) |
| Carleton Place, Ont. | Manitou, Man. | Regina, N.W.T. |
| Carman, Man. | Merrickville, Ont. | Shelburne, Ont. |
| Crystal City, Man. | Melita, Man. | Smith's Falls, Ont. |
| Deloraine, Man. | Minnedosa, Man. | Souris, Man. |
| Glenboro, Man. | Montreal, Que. | Toronto, Ont. |
| Gretna, Man. | Moosomin, N.W.T. | Virden, Man. |
| Hamiota, Man. | Moose Jaw, N.W.T. | Wawanesa, Man. |
| Hartney, Man. | Morden, Man. | Wiarton, Ont. |
| Hastings, Ont. | Neepawa, Man. | Winchester, Ont. |
| Holland, Man. | Norwood, Ont. | Winnipeg, Man. |

## FOREIGN AGENTS

| | |
|---|---|
| LONDON - - - - - - - - - | Parr's Bank, Ltd. |
| NEW YORK - - - - - - - - | National Park Bank. |
| BOSTON - - - - - - | National Bank of the Republic. |
| MINNEAPOLIS - - - - - | National Bank of Commerce. |
| ST. PAUL - - - - - - - | St. Paul National Bank. |
| GREAT FALLS, MONT. - - - - | First National Bank. |
| CHICAGO, ILL. - - - - - | Commercial National Bank. |
| BUFFALO, N.Y. - - - - - - | The City Bank. |
| DETROIT - - - - - - - | First National Bank. |

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**Nathaniel C. Fowlers,** says in his book on "**Building Business,**" :—

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**...ALONG BY ADVERTISING IN...**

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## THE MERCHANT PUBLISHING COMPANY

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# ENQUIRY FORM.

Head Office:
60 Victoria St., TORONTO.

Special Representatives in all Towns and Cities.

Collections in all parts of the World.

Cable Word "STANMERAG"

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Branch Offices
Hamilton and London

ncorporated under the Great Sea of Ontario.

Empowered to Act as Trustees, Liquidators, Assignees, Etc.

## STANDARD MERCANTILE AGENCY,

OF TORONTO. LIMITED.

Capital Stock, $80,000 Subscribed, $43,000 Paid up, $21,500

*To*.....

.....

.....

The sender of this Form is entitled to your services upon terms of your contract with this Agency until .....

THE STANDARD MERCANTILE AGENCY, *Limited.*

*Per*.....*Sec.*

---

.....

Dear Sir :-

Kindly favor us, per enclosed stamped envelope, with such information as you have in regard to the financial standing, character, etc., of .....

.....

which information we will consider strictly confidential.

Yours respectfully,

(*Subscriber's Name*) .....

☞ **NOTE**—Our Subscribers will confer a favor upon the Agency, if they will report the name of any Correspondent who has been at all derelict. The object of this Agency is to have associated with it, only RELIABLE and TRUSTWORTHY men, and we ask the co-operation and aid of each Subscriber in the carrying out of this object and attainment of this end.

KINDLY FILL IN REPORT ON REVERSE SIDE.

**ALWAYS ENCLOSE STAMP FOR THE REPLY.**

# Correspondent's Report.

**. . Strictly Confidential . .**

*ALWAYS ENCLOSE AN ENVELOPE PROPERLY ADDRESSED.*

*WRITE NAME, ADDRESS AND BUSINESS OF PARTY ENQUIRED ABOUT* **Very Plain.**

This report has been obtained in good faith from authorities considered reliable, but is not guaranteed. It is given in strict confidence and for Subscriber's exclusive use and benefit as per terms of contract.

☞ **Only ONE Enquiry on EACH Form.** ☜

# FINANCIAL STATEMENT FORM.

Head Office:
60 Victoria St., TORONTO.

Special Representatives in all Town and Cities.

Collections in all parts of the World.

Cable Word "STANMERAG"

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Branch Offices:
Hamilton and London

Incorporated under the Great Seal of Ontario.

Empowered to Act as Trustees, Liquidators, Assignees, Etc.

## STANDARD MERCANTILE AGENCY,

OF TORONTO, LIMITED.

Capital Stock $80,000 Subscribed $43,000 Paid up $21,500

*TORONTO.....189..*

DEAR SIR,

We have been requested to furnish a confidential report as to your financial standing by one of our Subscribers, no doubt with the object of doing business with you, or granting or extending credit to you. We desire to give as accurate and fair statement of your affairs and position as possible, and with this object we now ask you to kindly give us a statement on the back hereof and return to us by return of mail. Our Correspondent has already reported but we desire confirmation from you direct. If you desire us to assist you, you must give us a fair report and we can assure you it will do you no harm, but if you refuse or neglect to return this (when we enclose a stamped and addressed envelope) it certainly would be considered in our report.

Kindly let us hear from you by return of mail, and by doing so, you will confer a favour upon,

Yours, truly,

KINDLY FILL IN REPORT ON REVERSE SIDE.

# Financial Statement Form.

## CONFIDENTIAL.

*Name of firm* .....

*Individual members, names and age* .....

.....

*Length of time in business* .....

*Where* .....

*Amount of stock* .....

*Outstanding accounts, (good)* ..... $.....

*Outstanding accounts (bad or doubtful)* ..... $.....

*Personal goods (not exempt)* ..... $.....

*Stocks (in Banks, etc.)* ..... $.....

*Real Estate* ..... $.....

*Real Estate (in wife's name)* ..... $.....

*Real Estate (in husband's name)* ..... $.....

*Insurance on stock* ..... $.....

*Insurance on real estate* ..... $.....

*Yearly sales or business* ..... $.....

## LIABILITIES.

*To Bank* ..... $.....

" *Wholesalers* ..... $.....

*On Chattel Mortgage* ..... $.....

" *Stock* ..... $.....

" *Real Estate Mortgage* ..... $.....

" *Judgments* ..... $.....

*From whom do you buy goods?* .....

*What time do you generally get?* .....

*Do you deal in stocks on margin?* .....

*Remarks* .....

.....

.....

*Dated at* .....*1899.*

*(Sign here)* .....

*(Business)* .....

*(Address)* .....

. . Brief Paragraphs Concerning . .

# THE STANDARD MERCANTILE AGENCY.

## What It Is Doing.

UP TO the present time the Merchants have been educated by the "old line" Mercantile Agencies to rely upon their books of rating and their office reports, which are often months and sometimes years old.

WE BELIEVE the progressive Merchants are tiring of these old reports and are seeking something more reliable and "up-to-date," and they are also desirous of securing some method by which they can reduce their losses to a minimum.

OUR METHODS are intended to facilitate our Subscribers in getting speedy, reliable, and up-to-date information concerning the financial standing, character, credit, etc., of their customers, or intended customers, at one-half the cost now charged by the "old line" agencies.

OUR OBJECT is to furnish the Subscriber with such information, or the material out of which information can be secured, as will assist him in determining with whom to do business, and to what extent, and whether credit should be given or not, and whether an order should be filled or rejected.

THE INFORMATION by our system is obtained right on the ground, and from a reliable source, which is known to you and which is the very latest, and is not copied or taken from old reports which have been on the files for months and even years in some cases, but is new and up-to-date.

ENQUIRIES can be made upon our copyrighted forms (and you get your report by return of mail) as well as by your traveller right on the ground.

REPORTS on lawyers, doctors, local merchants, farmers, mechanics, and in fact all classes of persons, firms or corporations.

THE TRAVELLERS will find our system most beneficial and of very great service to them while on the road in determining whether they should take an order or not, or whether it should even be sent in to the House, if taken.

NO NECESSITY under our system to get a report of all the Merchants on a traveller's route before he leaves the House, he can get the same as he calls at each town.

THE SUBSCRIBER can obtain information by mail, by simply making an enquiry on one of our copyrighted "enquiry blanks," and enclosing a stamped and addressed envelope for the reply.

WE HAVE the largest number of Correspondents of any modern Mercantile Agency in Canada, and are continually adding to our list.

NO LIMIT or restriction to the number of enquiries you may make, and all forms and blanks are supplied free of charge.

FINANCIAL statements can in many cases be obtained direct from the customer himself by using our copyrighted "financial statement" form, concerning the financial standing of the customer, and this could not be secured by you personally without prejudice to your interest.

TELEGRAPH CODE. It is the most complete and extensive in the Dominion, and by means of it our Subscribers can send a message to their travellers or correspondents of over one hundred words for twenty-five cents, or "visa versa, and this alone will save the subscription fee many times over.

BANKS. We furnish you the most complete list of banks and banking institutions in the Dominion, the same having been carefully compiled, revised and corrected to date.

COLLECTIONS. We are the best equipped and largest Collection Agency in Canada, and have every facility for making collections throughout the world, and at lowest rates of any agency in Canada, our motto being "No COLLECTION, No CHARGE." Our collections to the end of 1898 amounted to nearly the sum of $50,000, and this we believe is an unprecedented record in this branch.

DRAFT SYSTEM. By our "Standard Draft System" the rates on collections are only 3%, and our Subscribers get the benefit of this.

SOLICITORS' department is under the careful and competent management of able Solicitors, who devote their whole time and attention to our work and are prepared to advise through this Agency FREE to Subscribers on any case or statement of facts submitted.

LAWS. We supply you with a compendium of the Commercial Laws of each Province as well as of Newfoundland.

TERMS will be given on application and our Representatives will be pleased to interview you.

# INDEX.

PAGE.

Banks and Banking Institutions ..... 106
Calendar ..... 11
Certificate ..... 13
Collections, Rates for ..... 12
" Rates for (by "Draft System") ..... 12
Correspondents for British Columbia ..... 14
" Manitoba ..... 18
" New Brunswick ..... 23
" Newfoundland ..... 29
" North-West Territories ..... 32
" Nova Scotia ..... 35
" Ontario ..... 43
" Prince Edward Island ..... 65
" Quebec ..... 69
" England ..... 84
" France ..... 85
" Ireland ..... 85
" Scotland ..... 85
" Wales ..... 85
" United States ..... 86
Enquiries, how made ..... 11
Forms ..... 138-141
Introduction ..... 5
Laws for British Columbia ..... 15
Manitoba ..... 20
New Brunswick ..... 27
Newfoundland ..... 30
North-West Territories ..... 33
Nova Scotia ..... 41
Ontario ..... 62
Prince Edward Island ..... 66
Quebec ..... 81
Methods and objects of Agency ..... 142

Telegraphic Codes:—
Traveller to Merchant ..... 90
Merchant to Traveller ..... 92
Solicitor and Client ..... 95
Merchant to Solicitor or Correspondent ..... 96
Correspondent or Solicitor to Merchant ..... 99
Ratings ..... 101
Business, lines of ..... 102
Dollars and cents, and per cent. ..... 102

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